

# CHAPTER FIVE



## PUBLIC SERVICES

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*Yankton's public services and infrastructure systems are the framework for the city's basic operation and future growth. These systems operate quietly and provide the basic municipal support for the lives of Yankton residents. This section of the plan looks at the city's existing facilities and discusses how they can be improved to continue the city's high level of service.*

Many of the city's public facilities were constructed in the 1970's. These facilities have served the city for the last 30 years but are now needing specific age related upgrades and expansions. In continuing to provide good municipal services to its taxpayers and users, Yankton should:

- Maintain the quality of Yankton's public services in the most economical way possible.
- Support new development with adequate, economical infrastructure.

- Provide for the greatest possible efficiencies in the development and operation of facilities.
- Assure the adequate rehabilitation of aging infrastructure to maintain the quality service levels expected by residents.

The following sections examine the current condition of Yankton's vital infrastructure and public service systems. Tables 5.1 and 5.2 examine two basic components: the city's public facilities, those structures and resources which provide the base of major municipal operations; and its infrastructure systems, including sanitary sewers, stormwater management, and water distribution.



### **Public Facility Priorities**

Table 5.1 examines the city's public facilities. From this analysis specific priorities were identified. These priorities include:

- Expansion of the Safety Center to provide additional room for the police department and to address life safety issues.
- Replace municipal pool.
- Replace main runway at Chan Gurney Airport.
- Expansion of the Fire Department to provide needed space at City Hall. This should be done in coordination with a facility needs assessment of City Hall.
- Remove of the Parks Shop from Riverside Park to a more appropriate location that provides additional space.
- Complete expansion plans of the Public Works Shop with possible inclusion of the Parks Department.

### **Infrastructure Priorities**

Table 5.2 examines the city's infrastructure systems. From this analysis the following priorities were identified.

- Complete Phase III at the Sanitary Sewer Treatment Plant.
- Complete comprehensive drainage study for the city.
- Study future of water plants to increase performance and capacity of water treatment.

TABLE 5.1: Public Facilities Analysis and Actions

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| <p><b>Facility Location</b><br/> <b>1. City Hall</b><br/> Walnut and 5th Streets</p>     | <p>Yankton's two story brick City Hall was constructed in 1933 with an addition in 1943. It originally included the National Guard Armory and jail. Today the building includes offices for finance, public works, city manager, planning, and parks. Also located in the building is the rural fire department, gym, a meeting hall for the fire department and a youth center in the basement. The gym is used for rentals approximately 270 days a year. The basement is also used for record storage. The City Commissioners' Chambers moved to the Southeast Technical Institute Building in 2003 providing additional space and technical support.</p> <p>There is on street parking and in the adjacent to the Safety Center to the south. Restrooms on the first floor are handicap accessible and a new elevator will be installed in 2002.</p> |
| <p><b>Evaluation</b></p>   | <p>The historic building is in good condition and in an easily accessible location. General concerns include updating the HVAC system and moving the historic records to a safer and more accessible location.</p> <p>The overall building layout is not conducive to departments remaining together. City offices have greatly expanded since the facility was built in the 1930's. The city will need to consider space needs and office layouts as the city expands. Any renovations should take into consideration the historic nature of the building and possible restorations that can be made. Any expansion should be considered at the city's present location.</p> <p>The gym also has specific needs including replacement of the floor and balcony railing.</p>   |
| <p><b>Recommendations</b></p>  | <p>Budget for replacement of the HVAC system.</p> <p>Replace gym floor and balcony railing.</p> <p>Complete space needs evaluation to determine office needs and future expansion alternatives.</p> <p>Remove records from the basement to a more accessible and climate controlled location.</p> <p>Continue routine maintenance.</p>   |
| <p><b>Facility Location</b><br/> <b>2. Safety Center</b><br/> 4th and Walnut Streets</p> | <p>The Safety Center is a joint city county facility located south of the City Hall. The two-story brick building was built in 1973. The first floor is mostly occupied by the police department and includes a communication center, records office, offices, and report and interview room. The jail is also located on the main floor. The second floor is dedicated to more county facilities and includes the courtrooms, court services and the clerk's office.</p> <p>Parking is located on the east side of the building. The building is handicap accessible except for the basement. The civil defense, storage room, locker room, and evidence storage are located in the basement. There is also a small garage that is used for jail support and storage of the motorcycle.</p>   |
| <p><b>Evaluation</b></p>   | <p>The building is in good condition but the 30 year old building does have some issues including:</p> <ul style="list-style-type: none"> <li>- Need for updated HVAC system</li> <li>- Life -safety issues.</li> <li>- Out-dated jail with safety issues including the need for electric doors.</li> <li>- Technology issues within the courtrooms.</li> <li>- Need for additional space for a significantly larger police department than in 1973. Additional issues related to the police department will be covered below.</li> </ul>  |
| <p><b>Recommendations</b></p>  | <p>Replacement of the HVAC system.</p> <p>Overall review of safety issues that should establish a plan for addressing each of these issues.</p> <p>Review of space needs for both city and county departments. Possible solutions include expansion at the present location.</p>   |

**TABLE 5.1: Public Facilities Analysis and Actions**

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| <p><b>Facility Location</b></p> <p><b>3. Yankton Police Department Safety Center</b><br/>4th and Walnut Streets</p> | <p>The Yankton Police Department is located within the safety center as described above. The department consists of 26 officers, 8 jailers, 8 dispatchers and 2 secretaries. The department has 7 marked and 3 unmarked vehicles and 1 animal control vehicle.</p>  |
| <p><b>Evaluation</b></p>  | <p>The most significant issue for the police department is inadequate space. There is a need for additional storage, meeting and office space. There is no break room, laboratory to process evidence, or a proper evidence storage area. There is only one locker room.</p> <p>The jail also needs to updating to address security and life-safety issues. Expansion of the kitchen and indoor exercise area are also needed.</p> <p>Expansion of Yankton's city limits and trail system will increase the need for additional officers.</p>   |
| <p><b>Recommendations</b></p>   | <p>Complete space needs evaluation that considers the need for expansion or relocation of the current Safety Center.</p> <p>Incorporate updated technology needs into routine replacement program for department vehicles.</p> <p>Identify solutions for safety and security issues in both the police department and jail.</p>   |
| <p><b>Facility Location</b></p> <p><b>4. Yankton Fire Department</b><br/>107 W. 5th Street</p>                      | <p>The 1976 Yankton fire station is a masonry building that is approximately 4,300 square feet. There are 3 double deep bays and one office for the chief and assistant chief. One bay is for the ladder truck and aerial, the second bay is for the engine and auxiliary equipment and the third bay is for county owned rescue truck. The east corner of City Hall has 2 bays for the Yankton Rural Fire Association and houses one engine, two tankers and 1 brush rig. The meeting/training room is also located within City Hall across from the fire station. The restrooms and locker room are not handicap accessible.</p> <p>The department has 35 volunteers both rural and city. The chief and assistant chief are both city employees and there are six volunteer captains. The department covers an area that is roughly 100 square miles and provides assistance in Knox and Cedar Counties within Nebraska. The department is currently at an IOS Class 5 rating and could move up to a Class 3 by 2010 if a second station is added and a third engine.</p> |
| <p><b>Evaluation</b></p>  | <p>The building is in good condition and is scheduled to have the roof replaced in 2004. The city does have a 20-year replacement program for vehicles and equipment. Because the replacement program is not being followed the city and county will need to replace one of the engines and two of the tankers in the coming years.</p> <p>Major concerns include:</p> <ul style="list-style-type: none"> <li>- A need for a second station possibly in the north or western parts of the city.</li> <li>- Need for a 3rd full time person who could also provide clerical support in the future.</li> <li>- Growth in rural areas could mean the need for a substation in the west. The Rural Fire Association will also need to consider the creation of rural fire districts instead of the current volunteering membership to support expanding needs in the area.</li> </ul>   |
| <p><b>Recommendations</b></p>   | <p>Continue routine maintenance.</p> <p>Complete space study to evaluate the expansion of the existing fire station and removal of equipment and meeting space from the City Hall. This would consolidate the fire department and provide the needed space for city offices.</p> <p>Monitor the need for a second fire station to the north and west as growth continues to occur.</p> <p>Continue routine replacement program.</p>   |

TABLE 5.1: Public Facilities Analysis and Actions

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| <b>Facility Location</b><br><br><b>5. Yankton Senior Center</b><br>900 Whiting Dr.         | <p>The 1973 Yankton Senior Center is a masonry, one-story building. There is a main area along with offices, craft/computer room, kitchen and supply rooms. The kitchen serves meals 5 days a week and the facility can be rented. There are two separate garages for the handi-bus and a small workshop.</p> <p>The main floor has recently been replaced and the roof will be replaced in 2003.</p>  |
| <b>Evaluation</b>  | <p>The building is in good condition but there is a need for additional program space. Expansion plans have been roughly laid-out and the next step will be to evaluate architectural fees and construction costs.</p> <p>Any expansion plan should include updating the 30-year old kitchen.</p> <p>Immediate needs include replacement of a leaky door.</p> <p>The center will also need to identify additional funding sources to cover growing costs including liability insurance.</p>  |
| <b>Recommendations</b>   | <p>Expansion plans should include additional program rooms and additional storage and offices for senior services. Other additions could include an exercise room, a porch area for additional outdoor activities and rental space.</p> <p>Continue routine maintenance and scheduled repairs.</p>   |
| <b>Facility Location</b><br><br><b>6. Yankton Public Library</b><br>6th and Walnut Streets | <p>Yankton's library was constructed in 1974. The one-story masonry building is approximately 15,000 square feet. Besides the stacks the building includes a technical services area, a meeting room and offices. The meeting room is currently booked about 98% of the time. The building is handicap accessible and parking is located on the south side of the building.</p> <p>The library has a collection of 70,000 volumes and a circulation of 200,000 per year. The Library is part of SDLN a bibliographic database for the whole state. There are 26 computers with access to the database, 14 available to the public.</p> |
| <b>Evaluation</b>  | <p>The building is in good condition. The 5-year strategic plan is updated every 4 years. Recent improvements include replacement of the HVAC system and roof; carpeting; repainting; and updating of the unisex bathroom for ADA compliance.</p> <p>Issues include:</p> <ul style="list-style-type: none"> <li>- A need for an additional staff person and office space for existing and future staff.</li> <li>- Updated electrical system for lighting and technology.</li> <li>- Possible need for a second branch.</li> <li>- Updated security system during the planning period.</li> </ul>                                      |
| <b>Recommendations</b>   | <p>Continue routine maintenance.</p> <p>Evaluate alternative expansion options at the present location including a small addition.</p> <p>Identify locations for second branch including in consolidation with other civic or commercial projects.</p> <p>Raise funds for mini-van to use as an extension library.</p>   |

**Public Services****TABLE 5.1: Public Facilities Analysis and Actions**

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| <b>Facility Location</b><br><br><b>7. Yankton Municipal Cemetery</b><br>27th and Broadway | <p>The offices for the Yankton Municipal Cemetery are located within City Hall. There is an 800 square foot maintenance building that was expanded 2001 and a small 10x10 foot storage shed at the cemetery.</p> <p>The cemetery has no irrigation system or public restrooms. The cemetery has plots for about 50 years with more than enough room through the planning period.</p>   |
| <b>Evaluation</b>   | <p>The building and cemetery itself are all in good condition. The five-year improvement plans includes concrete roads, landscaping and fencing.</p>   |
| <b>Recommendations</b>  | <p>Continue routine maintenance.</p> <p>If frontage is sold for the highway the city should consider using the funds for improvements including landscaping and an irrigation system.</p>  |
| <b>Facility Location</b><br><br><b>8. Yankton Public Works</b><br>Levee Street            | <p>Yankton Public Works is located along Levee Street east of Riverside Park. The main building is approximately 30 years old and includes 6 bays and restrooms. An addition is being done that should make it handicap accessible. There are several storage sheds at the sight of varying age and condition. None of them are heated and all are used for storage shelter. The salt dome is was constructed in the last 5 years.</p>   |
| <b>Evaluation</b>   | <p>Regular updates are being done to the existing facility. The city is currently proposing a second building to the west of Levee Street that should address overcrowding issues. There will also be additional space to the east once the sewer lagoons are moved. This space could be used for the asphalt plant and additional yard storage. Problems exist at this site including flooding, erosion and concerns with the stability of the old lagoons.</p> <p>The city has an equipment replacement program.</p> |
| <b>Recommendations</b>  | <p>Continue replacement program with the need for replacing some of the city's heavy equipment in the coming years.</p> <p>Move ahead with proposed second building and consider the need to include office space for public works at this second building.</p> <p>Evaluate possible expansion scenarios that would include the city parks shop.</p> <p>Continue routine maintenance.</p>  |
| <b>Facility Location</b><br><br><b>9. Yankton Parks Shop</b><br>Riverside Park            | <p>Yankton's parks shop is a wood frame building that is approximately 3,900 square feet and three bays. It was a garage before it was used for the parks shop. Much of the storage is outside the facility in a fenced-in area. Maintenance is done at public works.</p>  |
| <b>Evaluation</b>   | <p>The shop has inadequate space for both storage and maintenance. Extensive outdoor storage also does not work well at the highly visible park location.</p> <p>Overall the building is in good condition.</p>  |
| <b>Recommendations</b>  | <p>The city should consider moving the park shop west to the Public Works area. The new facility should provide adequate indoor storage and area for minor maintenance work. The city should look at possible opportunities to reuse the existing Park Shop site within Riverside Park.</p>  |

TABLE 5.1: Public Facilities Analysis and Actions

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| <b>Facility Location</b><br><b>9. Chan Gurney Municipal Airport</b><br>31st and Broadway                | <p>Chan Gurney Airport covers approximately 642 acres on Yankton's northern edge. It was originally constructed as a World War II training airport and the main runway is now over forty years old. The main terminal is a one-story building. There is a new maintenance building, a barrel hanger and FBO building that were constructed in the 1940's, and a fire crash building from the 1970's. There is also an older maintenance hanger.</p> <p>The crosswind runway received an asphalt overlay in the 1990's and the electrical system and runway lights will be upgraded in 2002 along with improved drainage. The airport did loose essential air service in 2001. An airport master plan has recently been completed.</p> |
| <b>Evaluation</b>   | <p>The main runway is severely deteriorated and will need to be replaced.</p> <p>Many of the buildings at the airport are from the 1940's and in need for major repairs or replacement. Included in these repairs is the replacement of the terminal buildings roof.</p>  |
| <b>Recommendations</b>  | <p>The city should be able to receive FFA funding for replacement of the main runway but some funding will be required by the city. Replacement of the runway is necessary to maintain air service to the community.</p> <p>The city should implement recommendations for upgrades and replacements laid out within the airport master plan.</p>  |
| <b>Facility Location</b><br><b>10. Yankton Municipal Pool</b><br>Memorial Park 21st and Douglas Streets | <p>The Yankton pool was originally constructed in 1947 and renovated in 1978, including the bathhouse. It is not handicap accessible.</p>   |
| <b>Evaluation</b>   | <p>The pool has served out its natural life and is in need of replacement. The circulation system will need to be replaced and the tank is spalling. There are water table problems and drainage issues. The bathhouse is not accessible and outdated.</p>  |
| <b>Recommendations</b>  | <p>The city should plan for replacement of the existing pool at its current location. The city should consider options that will increase usage and accessibility. These include zero depth entry, heating the pool and possibly a family locker room. The pool will need a good mixture in order to accommodate all ages.</p>  |
| <b>Facility Location</b><br><b>11. Summit Activity Center</b><br>1801 Summit Street                     | <p>The Summit Activity Center was a joint effort with the Yankton School District and is a shared facility with the High School. The facility consists of an indoor pool, gym, meeting rooms, locker rooms, theater, gymnastics room, and weight area with indoor track. The pool is a 25 meter 7 lane pool with an extended shallow end. The facility opened in 1996 and also housings offices for Yankton College.</p>  |
| <b>Evaluation</b>   | <p>The facility is in excellent condition.</p> <p>Specific upgrades that could be made to the facility include:</p> <ul style="list-style-type: none"> <li>- A separate aerobics/yoga room to minimize conflicts with the gymnastics room.</li> <li>- Additional pool amenities including a drop slide and additions for toddlers and older adults.</li> <li>- Storage space is at capacity and needs to be expanded.</li> <li>- Childcare area, however there are significant costs issues with this addition.</li> <li>- Additional programmed activities if space is available.</li> </ul>   |
| <b>Recommendations</b>  | <p>Continue routine maintenance.</p> <p>Establish plan for improvements that address desires of the community.</p> <p>Identify additional funding sources to support improvements and additional staff that would be needed. Funding sources could come from a variety of sources including fund raising and annual reassessment of membership fees.</p>  |

**TABLE 5.1: Public Facilities Analysis and Actions**

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| <p><b>Facility Location</b></p> <p><b>12. Yankton Public Schools</b></p> | <p>The Yankton School District is composed of 7 facilities. Grove Administrative Building is located at 1900 Ferdig Avenue, Yankton High School is at 1801 Summit Street, and Yankton Middle School is at 2000 Mulberry Street. The district's four elementary schools include Beadle (1214 Mulberry), Lincoln (815 Locust), Stewart (208 West 21st Street) and Webster (317 East 7th Street). The district also maintains Crane-Youngworth Field. Current and historic enrollment for the school district are identified below.</p> <p>Yankton High School was completed in 1997 and major renovations were done to the Middle School during the 1990's. These renovations included the theater and science labs and a wing for the 6th Grade. During the late 1980's and 1990's classrooms were also added to Beadle and Webster Elementary. In the last year additions to the High School have included an alternative learning center, classrooms and a new tennis court complex. All of the buildings have air conditioning and have been wired for computer technology in the classrooms. The district has also been nationally recognized for its Johnson Control Project, which has made energy efficient upgrades to each of the buildings. Major upgrades have also been completed at Crane-Youngworth Field including new concession/locker room building, lighting, PA system, bleachers, scoreboard and driveway.</p> |
| <p><b>Evaluation</b></p>   | <p>Overall the buildings are in good to excellent condition and meeting the city's needs. The districts most significant concern will be overall enrollment levels and issues related to state aid. Funding for special education programs could also become a more significant issue unless there is an increase in federal funding.</p> <p>Currently the districts buses are stored outside in a fenced in area adjacent to the administrative offices. The administrative offices are in good condition but there are some issues related to space needs and security that will need to be addressed.</p>   |
| <p><b>Recommendations</b></p>  | <p>Continue routine maintenance.</p> <p>Construct bus barn and evaluate space and security needs at the administrative building.</p> <p>Complete service area study to determine where students are living and where elementary school needs are located.</p> <p>Monitor funding sources closely and evaluate budget alternatives.</p>   |

**Yankton School District Enrollment 1998-2002**

| Fall Enrollments | Beadle | Lincoln | Steward | Webster | Middle School | High School | District Totals | % Change from the previous Year |
|------------------|--------|---------|---------|---------|---------------|-------------|-----------------|---------------------------------|
| 2002             | 403    | 382     | 275     | 263     | 749           | 1,039       | 3,111           | -1.4%                           |
| 2001             |        |         |         |         |               |             | 3,156           | -1.1%                           |
| 2000             |        |         |         |         |               |             | 3,192           | -2.0%                           |
| 1999             |        |         |         |         |               |             | 3,258           | -0.15%                          |
| 1998             |        |         |         |         |               |             | 3,263           |                                 |

**TABLE 5.2: Infrastructure Analysis and Actions**

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| <p><b>Facility Location</b></p> <p><b>1. Sanitary Sewer:Collection System</b></p>                          | <p>Yankton's sanitary sewer collection system consists of a network of sewer lines, ranging in size from 8 to 36 inches. The main trunk line runs through the heart of the community with several branches serving the neighborhoods. Most of the system is clay pipe or PVC. The oldest lines are located within the downtown area and the newest lines are located within the newer residential developments in the north and northwest. The stormwater collection and sanitary sewer collection system is all separated.</p> <p>Timberland Park and some industrial developments are located outside the city limits but are tied into the city's sanitary sewer system.</p>  |
| <p><b>Evaluation</b></p>   | <p>Overall the system is in good condition. The treatment plant can handle current inflow. A routine cleaning program has been established.</p>  |
| <p><b>Recommendations</b></p>  | <p>Continue routine maintenance.</p> <p>Establish a policy that directs development towards areas that have existing services before further extension of city services occurs.</p>  |
| <p><b>Facility Location</b></p> <p><b>2. Sanitary Sewer:Lift Stations</b></p>                              | <p>The city operates and maintains 4 lift stations. In 1998 three other lift stations were removed from service after construction of a new gravity flow trunk line was completed. The stations that remain in service are in the following locations:</p> <ol style="list-style-type: none"> <li>1. Hastings Station at Alumax Road and Hastings Drive constructed in 1989.</li> <li>2. Alumx Station at Highway 50 and Cheterman Drive built in 1980.</li> <li>3. Dale Station at Highway 50 and Dale Electronics built in 1967.</li> <li>4. Riverside Park Station east of the Water PlantThe West 21st Street, 15th Street and Human Services Center Stations were all removed from service.</li> </ol> <p>There is one lift station, the Timberland Park Station, which is not owned by the city.</p> |
| <p><b>Evaluation</b></p>   | <p>All the lift stations receive routine maintenance and are all in good to excellent condition. The Dale Station, the oldest of the stations, is scheduled for routine refurbishment with five years.</p>   |
| <p><b>Recommendations</b></p>  | <p>Continue routine maintenance and refurbishments as needed.</p>  |
| <p><b>Facility Location</b></p> <p><b>3. Sanitary Sewer:Wastewater Treatment Plant East Levee Road</b></p> | <p>The wastewater treatment plant is located east of Riverside Park off of 2nd Street. The facility was originally constructed in 1962 with upgrades in 1964, 1975 and 1980. During the late 1990's the city began a major overhaul and upgrade of the plant. Phase II was completed in November 2002 with Phase III beginning soon after. Most of the upgrades dealt with modernization of the plant with some upgrade of capacity. Phase II consisted of upgrades to the digesters, instrumentations, secondary and standby clarifiers and laboratory and office improvements.</p> <p>Plant design capacity is 2.55 mgd (million gallons per day) with a peak flow capacity of 2.6 mgd. In 2001 the average flow was 1.8mgd.</p>   |
| <p><b>Evaluation</b></p>   | <p>Recent upgrades to the plant have addressed many of the needs and concerns that have developed over the past 20 years. The facility is in excellent condition and should meet the city's needs during the planning period barring significant industrial expansion.</p> <p>The most significant concern would be federal regulations for ammonia removal, which would mean additional investment in the plant. Recent renovations were designed to ease this transition if necessary.</p>   |
| <p><b>Recommendations</b></p>  | <p>Complete Phase III of the plants renovation plan.</p> <p>Monitor state and federal regulations for ammonia removal.</p> <p>Evaluate usage rates to address large users who are located outside the city-limits.</p>   |

**TABLE 5.2: Infrastructure Analysis and Actions**

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| <p><b>Facility Location</b></p> <p><b>4.Stormwater</b></p>  | <p>Yankton storm sewer system is based on a series of lines that flow mostly into Marne Creek and ultimately into the Missouri River. Lines range in size from 12 to 72 inches. Those lines that are 12 or less inches are the oldest lines and are replaced when possible. All new streets are required to have curb and gutters but some of the city's older streets in the east and specifically Whiting Drive are not.</p> <p>There are three main drainage basins within the city consisting of the Marne Creek Basin, Southwest Basin and the East Basin. Studies for each one of these basins have been completed.</p>  |
| <p><b>Evaluation</b></p>  | <p>The city has no routine maintenance program for the stormwater system. Recent improvements to Marne Creek and the new trail system should facilitate maintenance of the creek area and improve flow. West basin improvements have recently been completed that have solved some problems in the downtown. The Highway 81 reconstruction should also address some additional drainage issues.</p> <p>A recent stormwater study was completed and should be adopted in 2002. In the past the city has also done a good job of managing development within the floodplain. A drainage criteria manual has also been approved.</p>  |
| <p><b>Recommendations</b></p>   | <p>Establish routine maintenance program and institute recommendations laid out within the stormwater study.</p> <p>Evaluate the need for a stormwater utility to address maintenance and growth needs.</p> <p>Review subdivision regulations dealing with drainage issues in new developments.</p> <p>Establish comprehensive drainage study that pulls together the drainage studies that have been done on each of the three drainage basins.</p> <p>Work with FEMA on updating floodplain map and to address administration of any regulations changes.</p>  |
| <p><b>Facility Location</b></p> <p><b>5. Water Treatment</b></p> <p><b>Plant I:</b><br/>305 Riverside Drive</p> <p><b>Plant II:</b><br/>105 Riverside Drive</p> | <p>The Missouri River is the primary water source for the City of Yankton. Plant I's intake pumps were replaced in 1986 and Plant II's are original to the plant. Plant I was constructed in 1929 and is used as a back-up plant, however it is put into operation at least once a week to maintain the systems. Plant II was constructed in 1972 and is located east of Plant I.</p> <p>Recent improvements have included upgraded control systems and chlorination system, and sandblasting and painting of the basins. There are also plans for replacement of the sludge collectors at Plant I in the coming year.</p> <p>The city has a treatment capacity of 8 million gallons per day (mgd). Currently the system has an average daily demand of 2.3 mgd, and a maximum of 7 mgd.</p> |
| <p><b>Evaluation</b></p>  | <p>Plant I is in good condition but has some significant issues due to the age of the plant. Plant II is in excellent condition.</p> <p>The intake structures at each plant will need to be reconstructed due to lower river levels. Over the years the overall level of the river has decreased making intake at each of the plants more difficult at their current locations.</p> <p>Plant I will need new mixing basins with inclined plate settlers. The filter pipes are the original cast iron and are experiencing some rusting.</p>  |
| <p><b>Recommendations</b></p>   | <p>Complete a water treatment plant study that builds on the work completed in the 2002 water distribution study. This evaluation should be done to address both water quality issues at the older plant and overall increased demand on the system.</p> <p>Any upgrade of the plant should include lowering the intake structures.</p> <p>Continue routine maintenance.</p>   |

**TABLE 5.2: Infrastructure Analysis and Actions**

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| <p><b>Facility Location</b><br/><b>6. Water Storage</b></p>      | <p>The City of Yankton has 5 water storage tanks. Three of these are underground tanks located at the plants. Two of the plant tanks are 1 million gallons each and the third, located closer to Plant I, is a 300,000 gallon tank. The city also has two elevated tanks. The north tank is located at 21st and Mulberry and the West tank is located at 8th and West City Limits Road. In 2002 the West Tank was be sandblasted and painted.</p>  |
| <p><b>Evaluation</b></p>   | <p>The tanks are all in good condition. The city has a routine maintenance program and inspects the tanks annually.</p>  |
| <p><b>Recommendations</b></p>                                    | <p>Continue routine maintenance and annual inspections.</p>  |
| <p><b>Facility Location</b><br/><b>7. Water Distribution</b></p> | <p>The majority of the water mains in the city range in size from 6 to 16 inches. There are some 24-inch mains adjacent to the water plant and some remaining 4-inch lines that are slowly being eliminated. All new piping is PVC.</p>  |
| <p><b>Evaluation</b></p>   | <p>A water distribution study was completed in 2002. The city has identified and established an upgrade program for the older lines. The city is also working on completing a large loop. This loop will follow West City Limits Road to 31st Street to Peninah Street. The most critical improvement to this loop will be the construction of a booster station on Peninah Street.</p> <p>An on-going problem for the city is corrosion due to "hot soils". This is a problem that is difficult to identify until after the corrosion begins to occur.</p>  |
| <p><b>Recommendations</b></p>                                    | <p>Implement recommendations laid-out within the 2002 distribution study.</p> <p>Continue replacement program for oldest and smallest lines.</p> <p>Complete loop system.</p> <p>Monitor corrosion problems and address these areas as needed.</p> <p>Evaluate usage rates to address large users who are located outside the city-limits.</p>   |
| <p><b>Facility Location</b><br/><b>8. Solid Waste</b></p>        | <p>Household solid waste is collected by the City of Yankton, while private haulers handle commercial service. The city operates the Yankton Transfer Station Recycling Center at 23rd and Kellen Gross Drive. The city provides curbside pick up of solid waste and recyclables. Yard waste is not collect, however a designated location is provided for free disposal. From the transfer station waste is hauled to the Vermillion Landfill north of Vermillion.</p> <p>Two of the city's 3 trucks are actively used and the third is for stand-by and recycling. The trucks range in age from a 1987 Ford to a 1995 Chevy. The city picks up waste from approximately 3,500 to 4,000 households.</p> |
| <p><b>Evaluation</b></p>   | <p>The trucks and transfer station are all in good condition. Expansion of the transfer station for recycling and safety reasons might be necessary in the next ten years.</p>   |
| <p><b>Recommendations</b></p>                                    | <p>Establish routine upgrade and replacement program for transfer station equipment.</p> <p>Plan for replacement of at least one solid waste truck within the next ten years.</p> <p>Monitor the need for expansion of the transfer station to support recycling services.</p> <p>Continue to monitor state requirements in order to remain in conformance and to respond quickly to changes.</p>  |



# CHAPTER SIX



## HOUSING YANKTON

### An Assessment of Housing Patterns and Issues

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*Every neighborhood in Yankton should provide a positive living environment for its citizens.*

Yankton's existing and future housing stock is critical to the city's growth and development. Neighborhoods are one of Yankton's most important economic development amenities, and the city's housing supply represents its single largest cumulative capital investment. This chapter considers housing conditions and establishes a program to meet the city's housing needs. The purpose of this chapter is to assess housing needs and strategies that will enable the city to increase overall production of housing and help to define future housing and community development directions.

### GOALS

This section presents the basic goals that housing policies in Yankton should address. In working to strengthen its housing resources, the community should strive to:

- **PRESERVE YANKTON'S EXISTING SOUND HOUSING STOCK.**

In a community like Yankton, with a long history and a large stock of older housing, preservation is an important priority for the community. With over 42% of the city's housing supply constructed before 1960 housing preservation becomes an important issue. Yankton's most significant affordable housing resource is already on the ground and is virtually impossible to replace.

**• CREATE AN ENVIRONMENT IN YANKTON THAT OFFERS BETTER HOUSING OPPORTUNITIES FOR ALL.**

Providing new housing to serve a range of people, such as young families, professionals new to the city, low-income households, and seniors, is important to the city’s ability to attract business and retain its population. Even with substantial new housing construction, the city struggles to meet the housing needs of its population of retirees, young families and long-time residents seeking to better their own housing situations. Yankton must continue to work to meet the needs of all in order to prosper.

**Table 6.1: Change in Key Housing Occupancy Indicators, 1990-2000**

|                      | 1990     | 2000     | Change 1990-2000 | %Change 1990-2000 |
|----------------------|----------|----------|------------------|-------------------|
| Total Housing Units  | 5,219    | 5,735    | 516              | 9.9%              |
| Owner Occupied Units | 3,036    | 3,322    | 286              | 9.4%              |
| % Owner Occupied     | 58.2%    | 57.9%    |                  |                   |
| Renter Occupied      | 1,941    | 2,047    | 106              | 5.5%              |
| % Renter Occupied    | 37.2%    | 35.7%    |                  |                   |
| Vacant Units         | 242      | 366      | 124              | 51.2%             |
| Vacancy Rate.        | 4.6%     | 6.4%     |                  |                   |
| Median Value         | \$49,900 | \$78,600 | \$28,700         | 57.5%             |
| Median Contract Rent | \$229    | \$388    | \$159            | 69.4%             |

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

**HOUSING CHARACTERISTICS**

This discussion will examine housing value and physical characteristics of Yankton’s housing stock.

**Housing Occupancy and Tenure**

Table 6.1 compares changes in housing occupancy for Yankton and indicates:

- Yankton added 516 new housing units between 1990 and 2000 most of which were owner occupied units.
- The city’s vacancy rate increased from 4.6% to 6.4%, a rate that insures a high degree of variety and competition in the market.
- The median contract rent increased at a greater rate (69.4%) than the median value of an owner-occupied unit (57.5%).



**Housing Values and Rental Rates**

Table 6.2 provides a comparison between the Yankton’s median home value and contract rent with other South Dakota City’s including Sioux Falls, Vermillion, Mitchell and Pierre. As stated by the US Bureau of the Census, contract rent is “the monthly rent agreed to or contracted for, regard-

less of any furnishings, utilities, fees, means, or services that may be included. The analysis indicates that:

- Yankton had the smallest increase in home value between 1990 and 2000 of this sample of communities.
- Yankton had the largest increase in contract rent, but continued to have the lowest overall median contract rent at \$388.
- Yankton’s median home value is slightly below the statewide median in 2000 after being slightly above it in 1990. The city’s median contract rent increased at a faster rate than the statewide average; however actual rents are significantly below the statewide median.

This indicates that Yankton continues to have a generally affordable housing market, characterized by relatively low home values in town and moderate rents compared with other South Dakota cities.

*Table 6.2: Comparative Housing Value Trends, Yankton and Other Communities*

|              | Home Value |         |          | Contract Rent |      |          |
|--------------|------------|---------|----------|---------------|------|----------|
|              | 1990       | 2000    | % Change | 1990          | 2000 | % Change |
| Yankton      | 49,900     | 78,600  | 57.5%    | 229           | 388  | 69.4%    |
| Sioux Falls  | 59,000     | 101,700 | 72.4%    | 380           | 521  | 37.1%    |
| Vermillion   | 51,500     | 83,700  | 62.5%    | 286           | 436  | 52.4%    |
| Mitchell     | 38,100     | 69,600  | 82.7%    | 274           | 390  | 42.3%    |
| Pierre       | 59,400     | 94,800  | 59.6%    | 317           | 403  | 27.1%    |
| South Dakota | 45,000     | 79,600  | 76.9%    | 306           | 426  | 39.2%    |

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

**Construction Activity in Yankton**

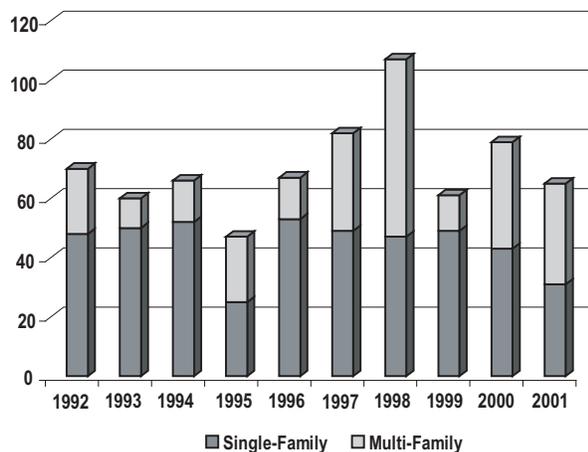
Chart 1 illustrates the city’s building permit activity between 1992 and 2001. Construction activity peaked in 1998 with the construction of 47 single-family units and 60 multi-family units. This year saw the decade’s greatest multi-family production. During this period, the city averaged 45 single-family and 26 multi-family starts per year. After steady growth between 1995 and 1998 the city has experienced a more inconsistent pattern of construction, although activity remains relatively strong at the beginning of the new decade.

**Housing Costs and Affordability in Yankton**

Table 6.3 presents an Affordability Analysis, relating household income ranges with housing cost categories. This affordability analysis is based on owner occupied units value being two to two and a half times a household’s total income and affordable rental units accounting for about 30% of a household’s monthly income including utilities. In this analysis, a positive balance indicates a surplus of housing within the affordability range of each income group, while a negative balance indicates a shortage.

The analysis indicates that Yankton is experiencing a shortage of housing for those households earning less than the city’s median income (\$31,800). However the greatest negative balance is for those earning more than \$50,000 a year, indicating a large number of high income earners live in relatively low cost housing. Based on 2000 Census data, the city has a negative balance of 192 units that cost less than \$25,000 or have rents below \$400. However, the largest negative balances occur in higher-end housing, including units that cost over \$100,000 or have rents over \$800.

**Chart 1: Residential Building Permits, 1992-2001**



Source: City of Yankton, 2002

Most recent construction has focused on market rate units. Some residents included in the lowest income bracket includes seniors on fixed incomes who have paid off their houses. Thus, the actual shortage of units affordable to low-income households may be smaller than indicated by this analysis. However, a shortage of units affordable to higher-income households also suggests a continuing market for “move-up” housing. Occupancy by high-income households in relatively low-cost housing creates competition that may make it more difficult for moderate-income families to find affordable housing. Yankton, like many communi-

**Table 6-3: Housing Affordability Analysis for Yankton**

| Income Range    | % of County Median | % of Households | Number of Households in Each Range | Affordable Range for Owner Units | Number of Owner Units | Affordable Range for Renter Units | Number of Renter Units | Total Affordable Units | Balance |
|-----------------|--------------------|-----------------|------------------------------------|----------------------------------|-----------------------|-----------------------------------|------------------------|------------------------|---------|
| \$0-25,000      | 0-79%              | 39.4%           | 2,114                              | \$0-50,000                       | 533                   | 0-400                             | 1389                   | 1,922                  | -192    |
| \$25,000-49,999 | 80-157%            | 32.1%           | 1,722                              | \$50,000-99,999                  | 1,952                 | 400-800                           | 601                    | 2,553                  | 831     |
| \$50,000-74,999 | 158-236%           | 18.0%           | 966                                | \$100,000-149,999                | 570                   | 800-1,250                         | 57                     | 627                    | -339    |
| \$75-99,999     | 237-314%           | 5.6%            | 302                                | \$150,000-200,000                | 138                   | 1,250-1,500                       | 0                      | 138                    | -164    |
| \$100,000+      | Over 314%          | 4.9%            | 265                                | \$200,000+                       | 129                   | 1500                              | 0                      | 129                    | -136    |

Source: RDG Crose Gardner Shukert, 2003



ties, already has a significant supply of affordable housing within its existing housing stock. The challenge will be identifying ways to capitalize on this supply.

### Housing Development Needs

Table 6.4 presents the current estimated income distribution (by percent of households) of Yankton, paired with affordable monthly housing costs for each income range. In Table 6.4, affordable monthly housing costs include utilities and represent about 30% of a household’s monthly income. These target costs are matched to strategies that can deliver housing affordable to each income range. For example, programs that are most appropriate to families earning between \$25,000 and \$35,000 can produce housing with monthly costs between \$625 and \$875, including utilities, corresponding to houses with mortgages in the range of \$50,000 to \$80,000. Strategies that can deliver housing in this price range include rehabilitation of existing housing, manufactured housing, and affordable single-family development using financing devices such as deferred second mortgages. These strategies are considered in more detail in the Housing and Development Policies portion of this plan.

TABLE 6.4: Housing Income and Recommended Housing Strategies, 2000

| Income Target     | Number of Households 2000 | % of Households | Affordable Monthly Housing Costs (including utilities) | Price Ranges for Ownership Housing | Appropriate Housing Types and Strategies  |
|-------------------|---------------------------|-----------------|--|------------------------------------|---|
| Under \$15,000    | 1,056                     | 19.8            | 0-375  | Less than \$27,500                 | -Public housing<br>-Section 8 certificates<br>-Section 42 tax credit rentals<br>-Existing housing rehab grants                                |
| \$15,000-24,999   | 1,048                     | 19.6            | 375-625  | 27,500-52,500                      | -Section 42 tax credit rentals<br>-Mobile home/manufactured housing<br>-Existing housing rehab grants<br>-Acquisition with rehab grants/loan. |
| \$25,000-34,999   | 746                       | 14.0            | 625-875  | 50,000-80,000                      | -Existing housing rehab<br>-Market rate rentals<br>-Affordable single-family development  |
| \$35,000 - 49,999 | 968                       | 18.1            | 875-1,250  | 80,000-110,000                     | - Market rate rentals<br>- Affordable single-family development<br>- Subdivision development with infrastructure assistance                   |
| \$50,000-74,999   | 961                       | 18.0            | 1,250-1,875  | 110,000-170,000                    | - Market-based single-family<br>- Subdivision development with infrastructure assistance  |
| \$75,000+         | 564                       | 10.5            | 1,875+   | Over 170,000                       | - Market-based single-family<br>- Subdivision development through special assessments   |

Source: RDG Crose Gardner Shukert, 2003

Table 6.5 presents a ten-year housing development and pricing program for Yankton, based on the city’s relative income distribution. The program provides production targets for various cost ranges of rental and owner-occupied units. The development program is based on the following assumptions:

- New development in Yankton will be about 60% owner-occupied and 40% renter-occupied housing. This is comparable to the 2000 owner/renter distribution of occupied housing.

- Owner-occupied housing will be distributed generally in proportion to the income distribution of households for whom ownership is a realistic strat-

egy. Some of the market for lower-cost owner-occupancy may be shifted toward market rate rentals.

- Lower-income households will generally be accommodated in rental development.

The analysis indicates a need for about 182 owner-occupied units with prices below \$125,000 and 169 units with effective rents below \$625 in current dollars, a total of 351 “affordable” units. Therefore, a housing program for Yankton should establish an average annual production target of about 35 affordable units. These numbers are dependant on Yankton meeting its growth goals laid out in Chapter 1 and could be further influenced by ac-

tions that could continue to expand Yankton’s market. These include:

- Major employment expansions.
- Housing developments that can attract people from surrounding regions, such as substantial senior housing developments.

It is important to note that affordable housing can be addressed partially through a filtering process. Thus, a unit that meets the needs of a high-income, empty-nester household may encourage that household to sell their current home to a moderate-income family. Filtering processes rarely satisfy an affordable need on a one-to-one basis, but they do realistically address part of the market demand.



**Table: 6-5: Ten Year Housing Development and Pricing Program, 2000-2010**

|                                   | 2003-2008 | 2009-2014 | Total |
|-----------------------------------|-----------|-----------|-------|
| <b>Total Need</b>                 | 306       | 267       | 573   |
| <b>Total Owner Occupied</b>       | 184       | 160       | 344   |
| Affordable Low: \$60-90,000       | 42        | 37        | 79    |
| Affordable Moderate: \$90-125,000 | 55        | 48        | 103   |
| Moderate Market: \$125-190,000    | 55        | 47        | 102   |
| High Market: \$190-250,000        | 17        | 15        | 32    |
| High End: Over \$250,000          | 15        | 13        | 28    |
| <b>Total Renter Occupied</b>      | 122       | 107       | 227   |
| Assisted: Less than \$400         | 45        | 40        | 85    |
| Affordable: \$400-625             | 45        | 39        | 84    |
| Market: Over \$625                | 32        | 28        | 60    |

Source: U.S. Bureau of the Census, 2000 and RDG Crose Gardner Shukert, 2003

## **HOUSING AND DEVELOPMENT POLICIES**

Preservation of existing housing and development of new housing to support new growth are vital elements of Yankton's community development strategy. While land use and community investment strategies are important to housing planning, specific efforts are needed to address housing priorities. This section considers initiatives, which, if combined with existing programs, can help address, these major priorities.

The city's primary housing challenges include:

- Continue developing an adequate supply of housing, with a concentration on affordable housing, to meet community needs.
- Continue to promote a cooperative, community-wide system for the development of affordable housing.
- Increasing the quantity and quality of rental housing available to Yankton's present and prospective residents.
- Continue an effective, multi-faceted neighborhood conservation and rehabilitation program.
- Maintaining the structural integrity of older homes and the quality of Yankton's existing housing supply.

Programs initiated by the Yankton Housing and Redevelopment Commission and the South Dakota Housing Development Authority, the Third Planning District and USDA Rural Development are addressing these issues. Initiative has included:

- The Governor's Housing Program



- Homeownership programs including first-time homebuyers, loan assistance and home improvement programs.
- Self-Help Housing Loans that assisted in the construction of 10 new homes in the Fox Run area.
- Approximately 2 units annually constructed through the Habitat for Humanity Program.

In addition to these programs Yankton should consider policies which include:

- **A YANKTON HOUSING PARTNERSHIP**
- **SENIOR HOUSING**
- **NEIGHBORHOOD CONSERVATION**
- **A VARIETY OF HOUSING TYPES**
- **DOWNTOWN AND RIVERFRONT HOUSING**

## YANKTON HOUSING PARTNERSHIP

*Yankton existing agencies should continue existing programs and partnerships to meet the city's future housing needs.*

In order to meet the need for an additional 35 “affordable” units annually Yankton will need to create a unified delivery system. There are numerous programs that are or could be available to citizens of Yankton. However, residents often are unaware of existing programs available through agencies. Agencies that have administered different housing programs in Yankton include the Yankton Housing and Redevelopment Commission, the Third Planning District and the Rural Development Office. Currently, these agencies individually do not have the capacity to provide all available programs.

If these agencies were to develop partnerships they could facilitate such programs as: a Lending Consortium, employer assistance in housing, and an information and counseling service. The information and counseling service, addressing housing problems and providing information about available programs can be particularly valuable if used in concert with development programs.

The partnership of these agencies supports and complements but in no way substitutes for the private sector. Other parts of this overall strategy are intended to remove obstacles that prevent the private sector from meeting affordable housing needs. These agencies and the partnerships they form should only be involved as a development entity for worthy projects, which for various reasons cannot be executed by private businesses. A partnership itself could include:

- *The Lending Consortium* shares the risk of lending for untested or higher risk projects. Specific areas of concentration for a consortium may include:

- Projects developed by a partnership of the city's existing agencies.
- Mortgage lending to marginally bankable, low- and moderate-income buyers.
- Construction lending to builders of affordable housing.

- *Employee-assisted housing* provides methods by which major employers such as Alcoa or Baldwin offer specific assistance to employees, potentially in concert with other development activities of the partnership.

- *An information and counseling service*, to assist new homebuyers with such issues as credit counseling and qualification assistance.

### *The Lending Consortium*

The Lending Consortium shares the exposure of risky, but strategic, housing developments. Currently the city's banks participate in the First-time Homebuyers Program and in the Cooperative Home Improvement Program (CHIP). However, the consortium assures a collaborative approach to lending for unconventional projects.

The central missions of the consortium should include:

- *Construction and long-term financing* of key project types that are identified in the community as high priorities. This may include financing of both private and nonprofit projects.

- *Construction lending to private builders of affordable housing*, particularly single-family or duplex/townhouse projects. Interim financing using a community housing investment fund can help involve small builders in the development of key housing types, while lowering the risk of builders in important, but marginally profitable areas. A construction loan pool eases the flow of capital to strategic project types, while shifting the complete risk for these projects from individual enterprises to the community at large. It permits small businesses to realize economies of scale by building a group of houses as part of a project, rather than individual, scattered units one at a time. In addition, this shift of the risk allows builders to expand an inventory of available speculative houses.

- *Mortgage financing to low and moderate-income buyers*. The consortium may be a mortgage lender to bankable low and moderate-income buyers who fall outside of normal underwriting standards for institutions. A consortium shares the risk of these mortgages among lenders. In these situations, the consortium may hold the mortgage notes in its own portfolio, as secondary markets are not always available.

- *Rehabilitation financing*. The consortium may be the financier of a community rehabilitation program, again sharing the private side exposure among the community's institutions and the partnerships capital fund.

- *Community Reinvestment Act (CRA)* The consortium can be structured so that participating lenders receive CRA credit for lending activities.

Capitalization of the Consortium and its programs should be accomplished as follows:

- *Proportionate funding by lenders*. An equitable model would be participation in individual loans or in the construction loan pool proportional to overall assets.

- *Corporate contributions and investments*. A partnership of Yankton agencies, including the consortium, should finance and develop in the public interest, but should not be a charitable organization. Thus, investments from Yankton's business community may be an important source of working capital. These investments, creating a community housing investment fund, might be focused on:

- construction financing, with shorter-term paybacks, and
- long-term financing of key development projects, such as senior housing.

### *Employer-Assisted Housing*

Employers should consider housing assistance as part of recruitment and benefit packages for current and prospective employees. Avenues for involvement may include:

- The South Dakota Housing Development Authority's Employer Mortgage Assistance Program (EMAP), which provides down payment and closing cost assistance in the form of a second mortgage for homebuyers employed with a participating employer.

- Investment in the equity for affordable housing developments financed under the Section 42 low-income housing tax credit program. These investments receive substantial tax advantages, making them an attractive and financially re-

warding investment option for some individuals and corporations.

- Downpayment assistance programs, potentially patterned after 401(k) programs. This program would permit employees to withhold a set amount of their salaries for deposit in an interest-bearing account. These employee contributions would be matched by a contribution from the employer. The downpayment matching program would continue for a specified period (up to three years) and /or a specified maximum. Alternatively, the employer could advance downpayment loans, repaid on the same basis.

#### *Information and Counseling Service*

The city's existing agencies should create a clearing house, potentially through arrangement with another organization or a Community Credit Union, which provides:

- Information to newcomers on available housing in the community.
- Information and educational assistance, helping new buyers navigate through the home purchase process.
- Referrals to other programs and sources of funding.
- Counseling and assistance with debt management, if required.

Filling the information gap could possibly be the most significant role that a partnership could play. There are numerous programs available to Yankton residents through the South Dakota Housing Development Authority and the USDA Rural Development but a significant lack of knowledge in the community about these programs.



#### **SENIOR HOUSING**

*Yankton should encourage construction of independent living residential development for seniors*

Yankton's many natural amenities, senior services and excellent health services make Yankton a very attractive community for retirement age residents from the surrounding region. This increases the demand for housing, which is already pronounced among young families and low-income households. The city should encourage more new market-rate senior housing developments, within the constraints of the market.

Affordability problems are often most severe among low-income elderly renters. Developments in Yankton such as Sunrise currently provide housing assistance to low-income seniors. There are also new innovative projects such as Walnut Village, which is currently under construction in the former Middle School and will provide services from independent living to various forms of living assistance. Yankton's development regulations should continue to permit flexibility in permitting these facilities in a variety of urban settings, including residential neighborhoods. The city should also continue to monitor needs for additional moderate cost senior housing.

## **NEIGHBORHOOD CONSERVATION**

*Yankton should implement neighborhood conservation programs, including an aggressive residential rehabilitation program.*

The preservation of existing neighborhoods and housing stock becomes especially important when there is a shortage of affordable units. Most of Yankton's affordable housing stock is already in place. Indeed, rehabilitation and preventive maintenance are the city's most cost-effective way to assuring a continued supply of good housing. Yankton should institute measures to repair existing housing units in poor and fair condition and carry out programs to protect existing good housing stock. Neighborhood conservation strategies include:

- *Land Use Policies.* Yankton should maintain zoning and land use policies that protect the integrity of its neighborhoods. New zoning proposals should be evaluated with a view toward their effect on surrounding neighborhoods. The zoning ordinance should encourage project design that reduces land use conflicts between residential and other uses; and should establish buffering and screening standards to minimize external effects on neighborhoods.

- *Rehabilitation.* Yankton should develop rehabilitation programs (including the use of private loans leveraged by CDBG and HOME funds) to promote the rehabilitation of housing stock that is in need of significant rehabilitation. These programs should emphasize the leveraging of private funds to extend the use of scarce public resources.

In addition to conventional rehabilitation programs, Yankton should promote the use of programs, which help to convert existing rental hous-



ing stock to owner-occupancy. These programs include the FHA 203(K) program, an FHA mortgage insurance program, which combines loans for purchase and rehabilitation of property into a single, unified loan.

- *Purchase and Resale.* In this approach, interested housing development agencies would purchase and rehabilitate suitable houses for resale to new owners. This agency and/or private lenders finance the acquisition and rehabilitation, with a take-out on the interim financing funded as the FHA or conventional mortgage. Houses are marketed through the normal real estate sales process, or by the development group. A purchase and resale program can be combined with an effort to build affordable housing for seniors, described above.

- *Infill Development.* Several sites in Yankton within the built-up city provide good opportunities for residential development. These include open lots scattered around the city and larger clusters in the northeast quadrant of the city. A Housing Partnership can be helpful in packaging and financing appropriate projects on these sites.

- *Rent-to-own.* The traditional approach of developing multi-family developments for low-income households is frequently difficult to locate in small communities. A new type of development, called “rent-to-own” combines affordable housing with future opportunities for homeownership.

This new approach provides an opportunity for households of moderate income establishing themselves in Yankton to rent a home while building equity toward eventual purchase. In this program, the Yankton housing partnership would build new rental housing in single-family, duplex, townhouse, or four-plex configurations. These units would be built with the assistance of the Section 42 tax credit, providing a significant incentive for equity investment. A portion of the family’s rent is placed in an escrow that is directed toward a downpayment. At the end of a specific period, the residents can then use the accumulated escrow as a downpayment to purchase either a new house or an existing unit. Rent-to-own units also include homeowner training and counseling, preparing tenants to graduate to ownership after expiration of the tax credit recapture period.

## **A VARIETY OF HOUSING TYPES**

*Yankton’s new growth areas, along with land development regulations, should encourage a variety of housing types.*

Yankton should continue to integrate a variety of housing types in new growth areas. Land development ordinances should provide adequate flexibility to accommodate innovative or economical designs within traditional town patterns. Some of these configurations may include:

- *Cluster Subdivisions.* In clusters, the overall density of a single-family project, including open space, must comply with the maximum density requirement of the zoning district. However, individual lots have smaller area and setback requirements. Clusters are useful when infrastructure cost should be minimized or environmental features exist which should be protected.

- *Single-Family Attached Development.* Here, single-family units comply with the minimum lot sizes of the zoning district, but have a common wall. The opposite side yard is ordinarily larger than normal. This housing type provides construction economies and more useful side yards.

- *Townhouses.* Townhouses, which are three or more attached units, can be developed as owner-occupied or rental housing. They provide construction and land use efficiencies, while continuing the sense of a single-family neighborhood.

- *Multi-Family Development.* Multi-family development should be integrated into the structure of new neighborhoods, rather than developed on peripheral sites. Design standards should provide a residential scale and prevent creating a “project” look.



## DOWNTOWN AND RIVERFRONT HOUSING

*Yankton's historic downtown and central riverfront district offer innovative, amenity-rich housing opportunities that could appeal to significant market groups. Housing development in these areas should be a special community priority.*

Communities of all sizes have proven the popularity of Downtown housing and its ability to play an important role in business district reinvestment. Downtown housing can also take advantage of specific incentives such as historic tax credits to inject additional equity into projects. Downtown Yankton has significant upper level building resources that provide opportunities for adaptive reuse. Such projects can take advantage of programs such as:

- *Community Development Block Grant (CDBG) or HOME funds.* In some states these funds have provided gap financing for low and moderate-income housing in downtown districts. They are typically used to reduce private capital needs, producing housing costs affordable to the target population. CDBG funds are administered by the State of South Dakota and are restricted to projects that principally benefit low and moderate-income households or eliminate slums and blight.

- *Section 42 (Low-Income Housing Tax Credit).* This is an investment tax credit to investors in projects that reserve a specific percentage of units for low-income residents. The Section 42 credit, administered by the State, offers 4% or 9% annual TIC's for ten years, depending on the level of low-income occupancy.

- *Historic Tax Credits.* This program offers an investment tax credit of up to 20% to qualified investors for rehabilitation of buildings on or eligible for listing on the National Register of Historic Places. Rehabilitation must be consistent with the Secretary of the Interior's Standards for Historic Rehabilitation.

- *Tax Increment Financing (TIF).* TIF uses the added taxes created by a redevelopment project to finance improvements related to the project.

The Central Riverfront also provides significant opportunities for new housing development. Riverside Park and the river itself provide a superb front door for substantial housing development. The Riverfront Concept, presented in Chapter Eight, proposes housing development on the Gurney's site, including:

- Condominium settings with park and river exposures along the Riverside Drive frontage.
- Adaptive reuse or new construction of the historic Gurney's Buildings, a series of three-story structures along 2<sup>nd</sup> Street.
- Upper-level housing in commercial buildings along Riverside Drive between Douglas Avenue and Capital Streets.