

Inter-Lakes Community Action Partnership (ICAP) is a community action agency serving 14 counties in East-Central South Dakota providing services to low-income and older participants since its inception in 1966. Using federal, state, local and private funds, the agency assists the residents of the service area to achieve and maintain their optimal level of economic and social self-sufficiency. The thrust of the Economic Opportunity Act of 1965, which established community action agencies, was that residents should have the ability to be involved in the design, implementation and delivery of programs and services aimed at helping them to move toward self-sufficiency.

- Proposed project

ICAP conducted an in-depth COVID impact community needs assessment in the Spring of 2021. The need for affordable housing, rental assistance, utility assistance and other basic needs were increasing. Further justifying the need exacerbated by COVID-19, and in coordination with South Dakota Housing Development Authority, ICAP assists with the SD CARES funding and has processed over 2,100 applications for rent, mortgage, and utility assistance in our service area alone.

Homeowners in the City of Brookings are experiencing financial hardships due to the COVID-19 pandemic ravaging our entire nation. Many individuals and families have lost employment due to layoffs or massive reductions in the workforce or may have gotten ill themselves missing significant time away from work. While there are programs supporting rent and utility assistance, there are few offering temporary relief assisting with mortgage payments.

Inflation caused by COVID-19 and other events affects ICAP's clients, as it does everyone. Food prices continue to climb but the SNAP benefit formula for assistance has not changed. Price hikes at the gas pumps make it more difficult to fill up tanks to get to work and school. Landlords are also increasing their monthly rent which is increasing the likelihood that low-income clients will not be able to afford a good quality home or apartment, even for those clients that are on programs because of the FMR's. Our programs cannot exceed FMR which makes it more difficult to house our clients. ICAP has experienced labor shortages as well.

In response to the COVID-19 pandemic, ICAP is experiencing an increase in the volume of low-income families who need assistance with essential services such as emergency rent, mortgage, and utility payment assistance. Many of the low-income families we assist are employed in service-oriented trades such as restaurants, bars, hotels, etc. who have been hit especially hard by this outbreak. Many have been forced to close their business, resulting in workforce layoffs. Other business sectors have or will be impacted by this unprecedented event as well. ICAP aims to maintain stability of these families by assisting with housing stabilization and on-going education/referrals to other mainstream resources provided by our community partners.

ICAP has identified a significant increase in financial needs for our clients since the COVID-19 pandemic began. To address these needs, ICAP received COVID-19 emergency funding to help offset the cost of basic living. Those resources have since been depleted. Our funding amount has returned to pre-pandemic levels although the community need remains high. This additional funding from the city of Brookings would help meet the need for Rental Assistance, Security Deposits, Housing, and Weatherization Projects in the city of Brookings for our clients that don't qualify for CSBG or Emergency Rental Assistance (ERA) support through South Dakota Housing Development Authority.

ICAP is looking to enhance its Weatherization Assistance Program in Brookings to serve more low-income clients. COVID-19 has played a heavy hand in many areas including the costs of properly maintaining a home. Energy efficient improvements have come to the forefront in order to reduce the costs of operating and maintaining a home. Our Weatherization staff have seen an influx in clientele since the pandemic started. With the money received, ICAP would expand its services within the City of Brookings in order to reach more people who are in need of our services.

- Funding request

With the increased costs to administer our programs, ICAP continues to seek opportunities to maintain adequate funding to serve our low-income clientele. Any additional funding ICAP has received is directed towards client services instead of agency capacity building. The requested \$110,000 ARPA funds from the City of Brookings would go towards our Rental Assistance, Housing, and Weatherization Programs to help ensure that ICAP remains in place so that the low-income residents in Brookings have the opportunity to continue their pursuit of self-sufficiency through our programs. Traditionally ICAP will weatherize approximately 7 homes and provide rental assistance to more than 34 families in the city of Brookings. The additional ARPA funds requested, could help provide weatherization for approximately 8 additional homes and 50 additional rental assistant services.

- Outcomes as it relates to the priority areas

ICAP is the administrative entity for all these programs. As such, the agency verifies eligibility, tracks data, collects fees as appropriate, and if necessary, removes participants from the programs. Thus, ICAP has the experienced management capacity and experience within affordable housing programs, along with new construction or purchase/rehab, in all locations within the service area.

- Metrics that can be measured over the next two years

ICAP uses a web-based client tracking program, CAP60, to maintain clientele data. Within this software program there are several reports that help ICAP measure our successful program outcomes depending on the services each individual family receives.

- Assurance guidelines can be met or reasons why they cannot

The members of ICAP's management team have nearly 40 years of collective experience in the planning, development and operation of programs and services dealing with the diverse needs of low-income persons in eastern South Dakota. Under their guidance, ICAP has assisted several hundred homeless families in their movement toward economic and social self-sufficiency through the various programs offered at ICAP. The HOME Rehab and USDA Self-Help Rehab programs has assisted over 350 homeowners to provide needed repairs to their homes, thus preserving their property value and allowing the owners to continue to reside in their home communities. The Self-Help Housing program has allowed over 170 families in Aurora, Brookings, Flandreau, Valley Springs, Volga, and Watertown to construct their new homes, with a very conservative estimated value of over \$30,000,000.

- Any additional information

As part of our most recent Needs Assessment that was completed in March 2022, we included data from the most recent US Census. According to the census, Brookings County has a population of 31,112 people. Of that population, 9,271 people or 29.80% of the population is at or below the 200% poverty level. This indicator is relevant because poverty creates barriers to access including health services, healthy food, and other necessities that contribute to poor health status. 3,985 of the total population is 65 and older and 4.3% of the elderly population is at or below the poverty level as well. ICAP's service area has a population of 357,725 with 25.49% or 91,196 people below 200% poverty level. Brookings County has a higher poverty percentage than our agency average and that low-income population makes up 10.16% of the low-income population in our service area.