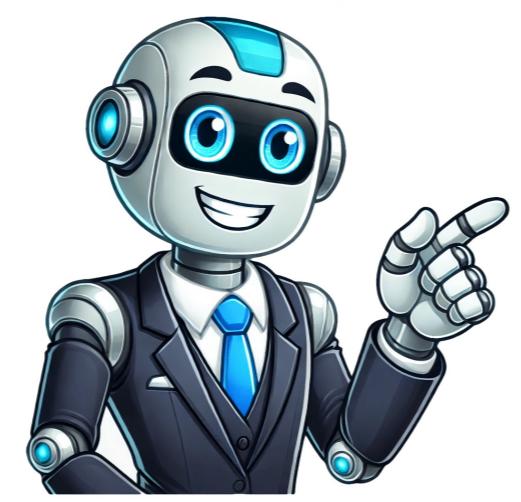


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Craig Lloyd, a cherished husband, father and grandfather who envisioned a brighter future and fostered relationships to realize his dreams, passed away on January 29, 2025, at the age of 76. Born in Mankato, Minnesota, Craig was raised as an only child. His mother, Faye, nurtured his creativity and helped him navigate the challenges of dyslexia, while his father, Richard, instilled in him the idea that hard work and ambition could lead to great achievements. Craig's determination first manifested when he and the boys of his life, Pat Daly, whom he pursued until she agreed to dinner. The couple married in 1971, and Craig proudly embraced his role as an "outlaw" in Pat's large Irish family, staying true to his traditions. Each month brought new family gatherings, including the annual fishing trip and the "wood choppers ball" at the Sioux Falls farm. In 1978, Craig and Pat founded Lloyd Companies. Under Craig's leadership, the company became a multi-generational, family-owned business, specializing in development, construction, commercial, residential, hospitality, and food and beverage management. Lloyd Companies' commitment to Sioux Falls has remained constant, with significant developments from The Steel District to The Uptown at Falls Park and the Lower Exchange. As a family business, leadership was passed to his wife, Pat, as well as his three daughters, Liz, Christie and Mary, at various times in the business, in addition to his two sons-in-law, Todd Ernst and Wayne Huber, and his nephew Chris, who now leads the company as CEO. Other family members served as investor-partners along the way. As a child, Craig moved nearly two dozen times following his father's entrepreneurial career before graduating high school in Florida and later returning to Minnesota, where he graduated from Mankato State University in 1971. Craig's life in business began with managing a single apartment community for his uncle, offering affordable housing in southwest Sioux Falls. He and Pat lived there before building their first home in 1973, which marked the start of Lloyd Construction. Two years later, they'd built 50 homes in Sioux Falls working on nights and weekends. Three years after that, it was 100. Amid a changing era in the city, Craig found a kindred spirit in city planning director Steve Metli. Over lunch walks along the Big Sioux River picking up trash at Falls Park, they dreamed and planned for a city that would embrace its one-of-a-kind namesake. In the 1980s, Craig and Pat fought to keep their business alive as high interest rates crushed many in single and multi-family housing. They built screen doors and planned apartments to ensure they could continue to pay their employees and lenders, then committed to building a business model that could withstand future economic crises. The decades that followed would see Craig and his team pioneer new ground across Sioux Falls, turning rural areas into destination developments. Clock Tower, Park Place Center, Meadows on the River, Theulin Business Park, Royal Oak, The Edges, Dawley Farm Village and the Homan family development at 85th Street and Minnesota Avenue are among Lloyd's most transformational developments, as is Block 5 in downtown Rapid City, which will open this year. By the 2000s, the picture that Craig and Steve had painted in their minds had begun to take shape in downtown Sioux Falls. The Uptown development allowed hundreds of new residents to move to Phillips Avenue, which became connected to Falls Park. A decade later, the former Schoeneman's Lumber property transformed into the Lumber Exchange office building and Hilton Garden Inn Downtown. In the pinnacle of fulfilling a vision, The Steel District opened in 2024, bringing an unprecedented scale of downtown development, including hospitality, offices, apartments, condominiums, retail shops and restaurants, to the Rysdon family's Sioux Falls property. Despite his love for his work, Craig always prioritized time with his family and friends. He joked that his four grandchildren – Ellie, Libby, Ari and Evan – were so much fun he wished he'd had them first. He treated the Thorkelson kids, Harper and Oliver, as grandchildren too, often taking the third generation on drives around Sioux Falls and always reminding them to give back. Craig also prioritized the chance to hear how the grandchildren had donated funds to area nonprofits. He loved winters in Naples, especially the family's memorable Florida golf outings; summers at Spirit Lake, where he served as captain of the pontoon "Nap Time"; and the 50+ year annual family fishing trip north. Wednesday morning meant catching up with his breakfast buddies at the "Table of Knowledge" with double-burnt rye toast. Saturday morning often involved hours of driving from one side of Sioux Falls to the next watching the city take shape. Craig transitioned to the role of board chair for Lloyd Companies in 2016, succeeded as CEO by his nephew Chris Thorkelson. He continued to be integral involved in the business, embracing work most recently from his new office at The Steel District overlooking the Big Sioux River and the next hotel guest at the new Canopy by Hilton late last year. He took immense pride in the entire Lloyd Companies team, and he spent the final decade of his life ensuring the foundation was set for even greater work in the years ahead. His team will long hear his trademark "Lloydisms" in their minds – including "The snow is coming," a reminder to get to work today in anticipation of what could lie ahead. Beyond his work with Lloyd Companies, Craig also believed strongly in giving back to the community, often quietly and always generously – including with his time. He held numerous volunteer board leadership roles, including as president of the Home Builders Association of the Sioux Empire, national regional manager of the South Dakota Home Builders Association and as a board member for the Sioux Falls YMCA, Mankato State University Foundation and on the board of trustees for Gustavus Adolphus University. He was inducted into the South Dakota Hall of Fame in 2015. Craig's legacy lives on everywhere from the top of The Steel District's highest tower overlooking Falls Park to the studio apartment that helped someone afford a place to call home. He found joy in the journey, from an idea to an opening day and every step in between, guiding his family, his team and the communities they served to places that will continue to change for generations. As he would have said, "Who'da thunk?" Craig is survived by his wife, Pat; daughters Liz, Christie (Todd Ernst) and Mary (Wayne Huber); grandchildren Ellie and Ari Huber and Libby and Evan Ernst; his "out-laws" Alice and Tom Seuntjens, Bill and Maxine Daly, Joe and Linda Daly, Beth and Phil Thorkelson, Ginny and Tom Sutler; cousins Louise and John Loosbroek; and numerous nieces and nephews, including Chris Thorkelson (Kristen) and their children Harper and Oliver. In Craig's memory, contributions may be made to the Lloyd Family Charitable Fund at the Sioux Falls Area Community Foundation. To donate to the fund online, click here. Visitation for Craig will be held at St. Mary Catholic Church Sunday, February 3rd, from 3 p.m. to 5 p.m., with a prayer service at 5 p.m. Funeral services will be Monday, February 3rd, at 4 p.m. at St. Mary Catholic Church. Funeral services are being provided by Miller Funeral Home, to find more information, click here. As a family-owned business, Lloyd is rooted in the community. Our collaborative work environment provides excellent service and support while offering a fun work environment with a rewarding career. Our diverse divisions offer various opportunities for advancement, education and professional growth. Our commitment to building and rebuilding communities provides exciting ways to earn a living while giving back. We hold ourselves to a high standard, and we're looking for people who do the same. We recognize that successful employees create successful organizations. For 50 years our team members have been an extension of the Lloyd family. As a result, our company culture promotes the well-being of our team to cultivate a sustainable, long-term commitment to excellence. If you don't see an open position that aligns with what you're looking for, we urge you to apply through our general application. It all began in 1972 when a young couple, Craig and Pat Lloyd, moved to Sioux Falls, SD to manage properties for Craig's uncle. In time, Craig and Pat's dream of building their own business evolved into Lloyd Companies – a full-service real estate company with people as the foundation. The Lloyds started by extending their family values to the business knowing that growth would follow. Craig and Pat considered their team members, vendors, investors, customers, clients and residents part of their family. This humble approach propelled Lloyd from a sole property management company to now offer development, real estate, construction, property management and hospitality services. Currently, we have a portfolio of more than 10,000 apartment units and many of the region's finest developments, offices and retail centers. We are headquartered in Sioux Falls and continue to be an industry leader with a strong presence throughout the Midwest. When you leverage our services either together or separately, you get an unparalleled experience all under one roof. Play Video Lloyd Companies: Improving Quality of Life at Lloyd Companies, we're passionate about leading way in Construction, Commercial Real Estate and Property Management in Sioux Falls and throughout the Midwest. Our dedicated teams in each of these verticals bring unmatched expertise and resources to every project. Whether it's a groundbreaking construction venture, a strategic commercial real estate investment or an exceptional property management experience, Lloyd is your trusted partner. Our buildings create communities, and our investment into those communities improves quality of life. Learn more about our company. Lloyd Companies was founded in 1972 by Craig and Pat Lloyd. The company looks much different today, but we're still driven by the values and vision that were established 50 years ago. A total of 400+ team members make up the Lloyd family. You can learn more about our team members on Our Teams page or explore job opportunities on the Careers page. We manage more than 12,000 apartments, lofts and townhomes across the midwest. Explore our home options on the Apartments page. Our commercial real estate team makes property ownership and leasing easy with professional leasing, management and maintenance services. Play Video Lloyd Construction: Building Community For more than 50 years, we have been delivering innovative solutions and exceptional service across the Midwest. From our headquarters in vibrant Sioux Falls, SD, to our offices in Rapid City, SD, and Des Moines, IA, we specialize in Construction, Development, Architecture, Real Estate, Investments, Commercial and Residential Property Management, Hospitality, and Manufacturing. Join us as we shape the future with creativity, efficiency and a commitment to excellence. Partner with us, and your goals become ours and our resources and talent become yours. "The communication across all aspects of the project was seamless, and every Lloyd professional became an extension of our own team. We worked with many different divisions of the company, including Leasing, Construction, Development, and finally Property Management." "The overall experience was excellent working with Lloyd Companies. The building turned out even better than we were hoping for. We had a vision in mind and once it came to fruition, it exceeded our expectations because everything fit together and flowed so well throughout the building." "Working with Lloyd was a great experience. They went above and beyond with customer service. They over-communicated things happening with the projects so there were no surprises, which is very important in the construction and development world, and they consistently met the deadlines they established. Overall it was a very positive experience." "Lloyd Companies is a trustworthy family organization built upon hard work and integrity. They are a flexible partner who faces challenges with a positive outlook and a creative problem-solving approach." "Our team has worked with the Lloyd team for more than a decade. We appreciate their professionalism and feel that their ability to maximize income drives value for our investors. Their monthly reporting and communication makes for a great partnership with our asset management team." "Our property manager is a friendly and willing to answer any question I have! And maintenance is always a friendly face for my dog and me to see!" "The Lloyd team manages our office complex in a manner that keeps the professional image we all expect. They think ahead and follow the rules which is an integral part of being in business." "Homebuilders, apartment developers and commercial builders all benefit from a growing manufacturing business in the Sioux Falls area. Engineered Truss Systems Inc. opened a new 100,000-square-foot facility last year in the former Park 1 in Brandon after being purchased by Lloyd Companies in 2022. "We've got 15 employees and 46 employees since last April," said Jerry Fromm, president of Engineered Truss Systems. "The company specialized in manufacturing steel floor trusses, walls, beams and headers, and roof panels, with a team that's already too small to accommodate on the job site. "It's much faster for us to utilize the technology in place to have it delivered," Fromm said. "The quality is much greater. There's a process for the customer to review and approve our design along with the framing contractor on the job site who is going to assemble them." Wall panels, for example, "can be organized in the manner a client wants them delivered to a job site over an extended period of time, based on when the building is under construction," he continued. "We can schedule deliveries, so the product isn't sitting on the job site for an extended period of time, including just-in-time deliveries." The approach is ideal for multifamily builders and also can be a strong fit for single-family builders working on both spec and custom homes. Fromm said. In some cases, the products also have been used on commercial and agriculture projects. Lloyd Construction has used building products from Engineered Truss Systems in a variety of its multifamily projects and has more coming this season, including the next phase of The Current at Dawley Farm Village, which also will include single-family homes for rent. Lloyd also will be using Engineered Truss Systems products to build both single-family and multifamily housing in Rock Valley, Iowa, to help the community recover from last year's devastating floods. "We're shipping wall panels to Rapid City, Des Moines and Omaha, and we have plans to deliver even farther than that," Fromm said. "With our Brandon location, we have rail access, which also allows us to purchase our raw materials by rail instead of by the truckload, which improves efficiency and is more cost-effective." "The quality of products from Engineered Truss Systems is superior," he added. "We're fabricating our products out of the elements in a state-of-the-art facility with quality control in place," Fromm said. "It shows in the consistent quality of the work, plus it makes a strong work environment while still supporting the construction industry." The team has grown thanks to a mix of people from Brandon, the surrounding rural areas and from as far as Luverne, Minnesota. About half the team is from Sioux Falls. "We're still hiring and would really like to add a second shift," Fromm said. "We find that people with framing experience are great for our wall line, and on the truss line, anyone who is high-energy and enjoys a physically active job can be a fit. We train, but if you have industry experience, that's a bonus." The company also is hiring experienced designers to work with builders on their projects' needs. Engineered Truss Systems designers take anything from detailed blueprints to a sketched floor plan to help customize the building materials needed. All measurements are reviewed for accuracy, and the designers will create a 3D digital model of the project first, laying out a floor plan, walls and roof structure. "We share the same core values as Lloyd Cos., so our team members are part of an organization that wants to be involved in the community, solve problems, build long-term relationships and do the right thing," Fromm said. Engineered Truss Systems has some capacity to take on new work, but builders looking at starting projects this summer should reach out soon. "To learn more about working with Engineered Truss Systems, call 605-334-0350, or click here." Lloyd was founded as a multifamily property management company – so you might say it's in our blood. For over five decades, we've been attending to every detail, big or small, to ensure owners stay profitable and residents stay happy. From curb appeal to strategic financial analysis, trust Lloyd Property Management to ensure your property's long-term success. 50+ Years of Property Management Experience Resident Retention Plans Furnished Corporate Apartments Play Video Lloyd has developed separate but standardized property management teams to specialize in different categories such as small, luxury, affordable and market-rate properties. Each team employs the same standards for curb appeal, preventative maintenance, budgeting, leasing and general opinions with tailored service offerings to deliver on the expectations of our residents and owners. "Our team has worked with the Lloyd team for more than a decade. We appreciate their professionalism and feel that their ability to maximize income drives value for our investors. Their monthly reporting and communication makes for a great partnership with our asset management team." "We have rented at two other companies in Sioux Falls since moving here five years ago. By far, Lloyd properties has been the best one. We will be staying for a long time!" "My experience with Lloyd has been phenomenal. The central leasing office went above and beyond to help us through the application process every step of the way. If you're thinking about renting from a Lloyd property, I know that you'll have an exceptional experience" "Lloyd teams have been real professionals to work with. They have always met or exceeded our management expectations, and the properties have improved under their care. Thanks for a job well done." "Our property manager is so friendly and willing to answer any question I have! And maintenance is always a friendly face for my dog and me to see!" "Whether you're starting something new, upgrading your lifestyle or chasing independence, Lloyd makes finding your next place feel less like a search and more like a match. No endless scrolling. No second-guessing. With 12,000+ apartments, lofts and townhomes, there's a space waiting with your name on it. One quick call connects you with our team who helps match your needs to the right home. Click the link below or call 334-RENT to work with a leasing specialist who will help you find your perfect home. Personalized Leasing Experience 605-334-RENT (7368) Studio - 4 Bedroom Homes Indoor and Outdoor Pools Playground Outdoor Grill Stations Firepits Dog Parks & Pet-Friendly Communities Fitness Centers Community Rooms Game Rooms On-Site Management & Maintenance Play Video 605-334-RENT Apartment Leasing Services Start your personalized leasing experience with Lloyd Companies. Just call 334-RENT to work with a leasing specialist. We will find out what home options you're interested in and match you with one that fits your lifestyle and help you start your journey. Unlock your new home with Lloyd today! My husband and I moved our family into the new units at Willow East Commons and couldn't have been more pleased with our experience! Everything was convenient, quick, and the staff was very accommodating. We loved it so much, we decided to upgrade to another Lloyd property nearby! Been living with Lloyd properties for almost a year now and all I can say is I am so impressed with how professional and kind the staff are. My property manager has always been super kind and communicative when it comes to questions or concerns. When I needed to move in a pinch she made it happen. She walked me through the process and even got me a great rent deal that happened to be available! Lloyd Companies has been wonderful! We have enjoyed our time working with them, as they are kind and responsive! I have now been at two different Lloyd properties over the past couple years and they have been amazing! Both properties have been extremely professional and responsive when it comes to maintenance requests/general inquiries. Highly recommend Lloyd if you are debating between property management! Jacobson Plaza has been open to the public a matter of hours, and Jerry Fromm already can see from his Lloyd Companies office six stories up at The Steel District that it's a success. "I'm looking out my window and there's at least 100 kids playing there," said Fromm, president of Lloyd Construction. For more than a year and a half, his team has been the one occupying the site most days, as Lloyd Construction helped transform more than 26,000 square feet at Falls Park into a multi-faceted play area. The company was selected by the city of Sioux Falls through a competitive bidding process. "Our involvement with each construction project at The Steel District gave us the best control over the what the site looked like, the schedule, coordinating access and ensuring everything was completed as efficiently as possible," Fromm explained. In addition to building Jacobson Plaza, Lloyd developed and built the entire adjacent Steel District property and was contracted by the city to construct the River Greenway development along the stretch of the Big Sioux River. Jon Jacobson, senior principal for landscape architecture firm Confluence, found great benefit it working with Lloyd Construction on the greenway project. "We were very concerned about how access would work and if we had had separate general contractors, it could have been difficult," Jacobson said. "Lloyd was wise in their approach and really helped in implementation." Jacobson Plaza, which opened June 30, includes multiple amenities for all ages. The city's largest playground is universally designed so it can accommodate anyone, regardless of their age and abilities. A 14,000-square-foot ice ribbon is 20 feet wide and nearly two football fields long. "The ice-making items are unique and complex," Fromm said. "We were installing cooling coils and placing the concrete in an exterior environment, which was a bit unusual compared to a controlled indoor environment." The T. Denny Sanford splash pad is the largest in Sioux Falls with a variety of water play experiences. "The splash pad involved intricate plumbing and equipment installations, all of which required precise coordination and expert oversight," Fromm said. Both the ice ribbon and splash pad required expert concrete work, Jacobson said. "Lloyd used trusted subcontractors. One was Limoges Construction, which did a lot of concrete work and was critical on this project," he said. "They have a 20-plus year relationship with Lloyd and that really brought a lot to a complex process." Pawsible Dog Park is especially meaningful to the team, as it was built with a donation from the Lloyd family. This off-leash artificial turf dog park includes sanitizing system, seating, shade, a drinking fountain, and separate spaces for small and large dogs. "It was fun to help bring the entire vision to life," Fromm said. The plaza also includes The Lodge, a gathering hall with a restaurant and space to rent skates and host events. "There were multiple elements in one construction project which was a first for us," Fromm said. "The value add for this project was our careful coordination of diverse components, tight timelines and a commitment to quality from the ground up." From the city's perspective, "when I walked the site, I couldn't be happier with the quality of the construction," said Mike Patten, park development manager. "The concrete is perfect, the landscaping looks nice, the finishes and quality of craftsmanship are as high as you can ask for. I'm super impressed with the quality of the end product that Lloyd provided." The construction team was well-organized and equipped with the tools needed to keep the owner up to speed on progress, budget and issues that arise during a project," park development specialist Tory Miedema said. "I always felt I had a handle on where we were at and what to expect for a finished project due to their communication." A project this extensive never goes entirely smoothly, Jacobson added. That's where Lloyd always stepped up, he said. "They've always approached any kind of issue on any of the projects like their reputation is on the line," he said. "They really want to do a good job and stand behind the product and we have a really positive set of projects because of that." "Lloyd was good at problem-solving, when an unforeseen condition arose or error was found in construction documents," Miedema agreed. "They were able to lay out options, cost impacts, and immediately work with the city to choose the best way to keep the project moving within budget parameters. They also were very accommodating and flexible with the city around events while our park system or getting us part of the park was an easy move." "The finished product "turned out great," Fromm said. "Working with the city and Confluence was a great addition to the project and it's been a great addition to the neighborhood. And it's been a great addition to the community. It's been a great addition to the Steel District." We're proud of the quality of the project and it's a valuable addition to our downtown." "Opening day arrived for Lloyd Companies' newest downtown 10th community late last week and the excitement keeps building. The One2 has welcomed its first residents to the brand-new building located on the south end of downtown along 12th Street between First and Second avenues. And with 175 lofts ready to go, there's room for many more. "We've had good interest already and we anticipate more with the spring ahead," said Seth Sweeney, Lloyd regional property manager. The One2 was developed, constructed and will be managed by Lloyd. "This is a property that has a floor plan for everyone," Sweeney said. "It's not a luxury property, but it is upscale and modern and really has everything. We think it's going to be a great addition to the south side of downtown. It's easy to get in and out of this area, so you can still live downtown and not drive through downtown to get to your home." The One2 offers studio, one-bedroom, one-bedroom den, two-bedroom and three-bedroom lofts with a variety of finishes to meet a range of budgets. "Our studios started under \$1,000 a month, so we're offering some more budget-friendly options for downtown living that include parking," Sweeney said. All residents will enjoy access to an exceptional community room and deck overlooking Phillips Avenue, an elevated courtyard with a dog park, outdoor kitchen and fire pit, guest suite and fitness center. "Plus we offer underground or covered first-floor heated parking and work-from-home cubbies in the lobby area, so it has a good downtown feel," Sweeney said. One2 residents will also soon have a delicious breakfast and lunch option waiting on the first floor. Egg on a Roll, which quickly has become a downtown favorite in the Twin Cities, plans to open inside The One2 this summer. Evoto "A lot of our success in the North Loop was because within a four-block radius, there's over 10,000 apartments and condos, and when we saw the One2, we said, 'This is what downtown Sioux Falls needs — a place where people can grab a sandwich to go and enjoy Phillips Avenue and down by the Falls,'" founder Adam Bresina said. Egg on a Roll is a grab-and-go crafted breakfast sandwich shop, with a signature menu item that features a souffle-style egg paired with meats, cheeses, vegetables and sauces. The goal is to open this June in the One2. For Egg on a Roll, "being in the middle of downtown, you're convenient to north and south downtown," said Raquel Blount of Lloyd, who leased the space. "You've got a nice walking area from Phillips Avenue and residents right within the building." The lease leaves about 2,500 square feet of retail left on the first floor of the building. "We have a deal in process for the rest of the space but there's good interest and we think it's a good fit for a variety of uses," Blount said. Tour the One2 and get ready to find your new downtown dream home! Call 605-334-RENT or visit www.334rent.com to get started. P.S - Follow the One2 on social! @one2sf on IG and FB

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