

The South Dakota State Historical Society developed the Funding Guide in an effort to assist the people of South Dakota with preservation and building projects. The South Dakota State Historical Society does not make claims that these organizations are currently accepting applications or have funds available. Most organizations require certain criteria for applications.

The guide is divided into a grant, loan and other sections. Programs appear only once in the guide, so make sure you look at the index. Our office staff has made every effort to create a user-friendly booklet.

The Funding Guide has been financed in part with the Federal funds from the National Park Service, U. S. Department of the Interior.

The South Dakota State Historical Society/State Historic Preservation Office receives Federal Financial assistance from the National Park Service. Under Title VI of the Civil Rights Act of 1964, Section 504 of the Rehabilitation Act of 1973, the American With Disabilities Act of 1990, and South Dakota law SDCL 20-13, the State of South Dakota and U. S. Department of the Interior prohibit discrimination on the basis of race, color, creed, religion, sex, disability, ancestry or national origin. If you believe you have been discriminated against in any program, activity, or facility as described above, or if you desire further information, please write to: South Dakota Division of Human Rights, State Capital, Pierre, SD 57501, or the Office of Equal Opportunity, National Park Service, 1849 C Street NW, Washington, D. C. 20240.

# Funding Guide

## GRANTS

### Low/Moderate Income Grant Programs

Rural Housing Preservation Grants: This program assists very low and low-income rural homeowners, rental property owners, or by providing the consumer cooperative projects (coops) the necessary assistance to repair or rehabilitate their dwellings. Those who are eligible should call Rural Development at (605) 352-1100, Facsimile number: (605) 352-1146 or <http://www.rurdev.usda.gov/>.

Community Development Block Grants/State's Program: The objective of this program is the development of viable urban communities by providing decent housing, a suitable living environment, and expanding economic opportunities, principally for persons of low-and moderate-income. To apply for this program call the Governor's Office of Economic Development at (605) 773-5032 or <http://www.sdgreatprofits.com/>.

Community Development Block Grants/Entitlement Grants: This program helps to develop viable urban communities by providing decent housing and a stable living environment for persons of low or moderate income levels. These grants are only available to cities with populations of 50,000+. They are distributed through the Governor's Office of Economic Development at (605) 773-5032 or <http://www.sdgreatprofits.com/>.

HOME Program: This program's objective is to expand the supply of decent and affordable low and moderate income housing, to strengthen the abilities of state and local governments to design and implement strategies for achieving adequate supplies of decent and affordable housing, to provide financial and technical assistance in participating jurisdictions, and to extend partnerships among all levels of government and the private sector including for profit and nonprofit organizations, in the production and operation of affordable housing. Eligible activities include new construction, rehabilitation, rental conversion, rental acquisition with rehabilitation, rental refinancing with rehabilitation, homeowner rehabilitation, and homebuyer programs. For more information call South Dakota State Housing Authority at (605) 773-3181 or <http://www.sdhda.org/>.

Hope 3: The objective of this program is to provide homeownership opportunities to lower-income families and individuals by providing guarantees with federal assistance to finance an eligible home buyer's direct purchase and rehabilitation of eligible single family properties or to fund the grantee's acquisition and rehabilitation of single family properties for sale and occupancy by families at affordable prices. Call Community Connections at 1-800-998-9999 or <http://www.comcon.org/>.

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Weatherization Assistance for Low-Income Persons: This program provides funds to insulate the dwellings of low-income persons, particularly the elderly and handicapped low-income, in order to conserve needed energy and to aid those persons least able to afford higher utility cost. Those who qualify for the program should call the Department of Energy at (202) 586-8295.

VA's Homeless Providers Grant and Per Diem Program is offered annually (as funding permits) by the Department of Veterans Affairs Health Care for Homeless Veterans (HCHV) Programs to fund community agencies providing services to homeless veterans. The purpose is to promote the development and provision of supportive housing and/or supportive services with the goal of helping homeless veterans achieve residential stability, increase their skill levels and/or income, and obtain greater self-determination. Only programs with supportive housing (up to 24 months) or service centers (offering services such as case management, education, crisis intervention, counseling, etc.) are eligible for these funds. The program has two levels of funding: the Grant portion and the Per Diem portion. Grants: Limit is 65% of the costs of constructing, expanding, remodeling, or altering buildings and acquiring facilities for use as service centers, transitional housing or other facilities for homeless vets. Remodeling or expanding VA properties is allowed acquiring VA properties is not. Recipients must fund the matching 35% share. Grants may not be used for operational costs, including salaries. Per Diem: Priority in awarding the Per Diem funds goes to the recipients of Grants. Non-Grant programs may qualify if they meet these criteria: (1) at least 75% of those receiving supportive services are veterans, (2) provide supportive housing or a homeless service center. Operational costs, including salaries, may be funded by the Per Diem program. Funding for services in conjunction with this time, the maximum amount payable under the per diem is \$19.00. Veterans in supportive housing may be asked to pay rent if it does not exceed 30% of the veteran's monthly-adjusted income. In addition, "reasonable" fees may be charged for services not paid with Per Diem funds. Funding for a service center not connected with supportive housing is limited to \$1.10 for each half-hour during which services are provided, up to \$17.60 a day per veteran. Applications are not accepted until the Notice of Funding Availability (NOFA) is published, which usually occurs between January and March for the Grant portion of the program. A separate "Per Diem Only" NOFA could be offered at other times depending on fund availability. Funds will be awarded to programs determined to be the most qualified. The Grant/Per Diem Program rules and regulations are codified at 38 CFR section 17.700. The contact person for the Homeless Providers Grant and Per Diem Program is Roger Casey. Mr. Casey's address is VA Homeless Providers Grant and Per Diem Program, Mental Health Strategic Healthcare Group (116E), VAHQ, 810 Vermont Avenue, NW, Washington, DC 20420; telephone (toll-free): 1-877-332-0334; E-mail: [roger.casey@mail.va.gov](mailto:roger.casey@mail.va.gov). The HCHV programs are administered nationally by Gay Koerber, Associate Chief Consultant, Health Care for Homeless Veterans Program, VA Headquarters in Washington. <http://www.va.gov/homeless/page.cfm?pg=3>

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## Minority Grants

Indian Grants-Economic Development: The objective of this program is to provide seed money to attract financing from other sources for developing Indian owned-businesses; to improve Indian reservation economics by providing employment, goods, and services where they are now deficient. Call the Department of the Interior at (202) 219-0005.

Tribally Controlled Post-secondary Vocational Institutions: The objective of this program is to provide grants for the operation and improvement of tribally controlled post-secondary vocational institutions to ensure continued and expanded educational opportunities for Indian students and to allow for the improvement and expansion of the physical resources of these institutions. Contact the Office of Vocational and Adult Education, U.S. Department of Education. Phone: 202-205-9353, Online Applications available at: <http://www.ed.gov/news.html>.

Public and Indian Housing-Comprehensive Improvement Assistance Program: This program provides capital funds to improve the physical condition and upgrade the management and operation of existing public and Indian housing projects to assure that they continue to be available to serve low income families. The telephone number to call for more information contact HUD at 1-800-955-2232 or <http://www.hud.gov/>.

## Public Owned Property/Non-Profits Grants

Energy Conservation for Institutional Buildings: This program provides grants to public and private nonprofit schools and hospitals for technical assistance, analyses, and to acquire energy conservation measures to reduce consumption. This program is for school and hospitals only. To apply for this program call the Governor's Office of Economic Development at (605) 773-5032 or <http://www.sdgreatprofits.com/>.

Library Services and Construction Act (LSCA), Title II: The State Library administers this Federal grant program which targets construction of new public library buildings; remodeling of existing buildings for expansion, energy retrofit, handicapped accessibility, and accommodation of new technology. Applicants for technology receive the highest priority. For more information, call the South Dakota State Library (605) 773-3131 or <http://www.sdstatelibrary.com/grants/index.cfm>.

Preservation Service Fund: The Trust's general interest is in the preservation of sites, buildings, and objects significant in American history and culture. Applications must be mailed to the National Trust regional office. Faxed applications will not be accepted. Funds are available to nonprofit organizations, public agencies, or educational institutions. The matching grants range from \$500 to \$5,000. Eligible projects include consultant services, preservation education, and co-sponsored conferences. Call the National Trust at (303) 623-1504 or <http://www.nthp.org/>.

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Johanna Favrot Fund for Historic Preservation: Applicants eligible to receive grant awards from this funds for preservation include nonprofit organizations and government agencies. Individuals and for-profits business may apply only if the project for which funding is requested involve a National Historic Landmark. Membership in National Trust Forum, which provides a wide range of information to those actively involved in preservation activities, is required in order to receive a grant. Applications must be postmarked by February 1. Call the National Trust at (303) 623-1504 or <http://www.nthp.org/>.

Community Access Grant Program: Community Access Grants are state funds for towns less than 5,000 in population and are for the construction or reconstruction of major streets in town such as Main Street, the road to the elevator, schools, hospitals, etc. This program provides for 60% of the construction costs of the project, not including engineering or utility work. Applications are usually due around September 1 of each year. The program is funded at \$1,500,000 per year. Grant size is limited to \$400,000. For more information contact the South Dakota Department of Transportation at (605) 773-6253 or <http://www.state.sd.us/dot/fpa/lga/grants.cfm>

Industrial Park Grant Program: Industrial Park Grants are state funds which provide assistance to communities when they have a new or expanding industry, and they need to provide street access. The grant program works in cooperation with the Governor's Office of Economic Development. The program pays for 80% of the construction costs of the project, not including engineering or utility work. Applications are received on an as-needed basis. The program is funded at \$1,000,000 per year and there is no grant size limit. For more information contact the South Dakota Department of Transportation at (605) 773-6253 or visit their web site at <http://www.state.sd.us/dot/fpa/lga/grants.cfm> .

Save America's Treasures Grant: A Federal grant program for Nationally Significant projects requiring a dollar-for-dollar non-Federal match. Grants are available for preservation and/or conservation work on nationally significant intellectual and cultural artifacts and nationally significant historic structures and sites. Intellectual and cultural artifacts include collections, documents, monuments and works of art. Historic structures and sites include historic districts, sites, buildings, structures and objects. The minimum grant request for collections projects is \$50,000 Federal share; the minimum grant request for historic property projects is \$250,000 Federal share. The maximum grant request for all projects is \$2 million Federal share. In 2000, the average award was \$319,000. If we can be of any further assistance please contact the National Park Service at 202-634-1422 or visit their web site at <http://www.heritagepreservation.org/index.html> or <http://www.heritagepreservation.org/NEWS/SAT01.htm> or <http://www2.cr.nps.gov/treasures/>

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Community Health Centers: This program supports the development and operation of community health centers, which provide health services to medically underserved populations. Call the Department of Health and Human Services at (301) 594-4300.

Highway Planning and Construction: The objective of this program is to assist state and U.S. Territories agencies develop an integrated transportation system by constructing and rehabilitating the interstate and national highway system. Call the Department of Transportation (202) 366-9494 or (202) 366-4853.

Community Facilities Grant Program: Community Programs provides grants to assist in the development of essential community facilities in rural areas and towns of up to 20,000 in population. Grants are authorized on a graduated scale. Applicants located in small communities with low populations and low incomes will receive a higher percentage of grants. Grants are available to public entities such as municipalities, counties, and special-purpose districts, as well as non-profit corporations and tribal governments. In addition, applicants must have the legal authority necessary for construction, operation, and maintenance of the proposed facility and also be unable to obtain needed funds from commercial sources at reasonable rates and terms. Grant funds may be used to assist in the development of essential community facilities. Grant funds can be used to construct, enlarge, or improve community facilities for health care, public safety, and community and public services. For more information contact Rural Development at U.S. Department of Agriculture, Room 5037, South Building, 14th Street and Independence Avenue, S.W., Washington, D.C. 20250, Telephone: 202-720-4323, or contact the Rural Development Field office at (605) 352-1100 or visit their website at [http://www.rurdev.usda.gov/rhs/ProgramBriefs/brief\\_cp\\_grant.htm](http://www.rurdev.usda.gov/rhs/ProgramBriefs/brief_cp_grant.htm).

Emergency Shelter Program: This program is designed to help improve the quality of existing emergency shelters for the homeless, to make additional emergency shelters available, to meet the costs of operating emergency shelters and providing essential social services to homeless individuals, and to help prevent homelessness. For more information call HUD in Denver, Colorado at (303) 672-5414 or South Dakota State Housing Authority at (605) 773-3181 or <http://www.sdhda.org/>.

Housing Preservation Grant Program (Section 533): The Housing Preservation Grant Program makes grants to nonprofit organizations, local governments and Native American tribes to renovate existing low-income multifamily rental units. Funds may also be used by recipients to help individuals make repairs to private homes. Funds can be used to upgrade a number of individual housing units, which in some cases affects the housing options in an entire community. Recipients of Housing Preservation Grants are often able to leverage the funds with additional resources from private sources or local governments. For information contact USDA Rural Development State Office 200 4th Street SW, Federal Building, Room 210, Huron, South Dakota 57350, Telephone number: (605) 352-1100, Facsimile number: (605) 352-1146 or <http://www.rurdev.usda.gov/>.

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Architectural Conservation Grants: A Getty Foundation grant program that support the preservation of buildings or sites that are of outstanding architectural, historical, and cultural significance worldwide. Funded projects are intended to strengthen the practice of architectural conservation, and to serve as models for the preservation of other historic sites. Nonprofit, charitable organizations are eligible to apply for Architectural Conservation Grants. In general, applications should be submitted by the building owner; with the owner's approval, other nonprofit organizations involved in the care of the building(s) may also be eligible to apply. Projects must focus on the historic structure and fabric of the building(s) and address conservation issues related to the building's setting. In addition, the building(s) must (a) be owned by a nonprofit, charitable, or tax-exempt organization that is committed to their long-term preservation and maintenance; (b) be accessible to or used for the benefit of the community; and (c) possess the highest available governmental listing of significance available in the country. Projects focused primarily on architectural replacement, routine maintenance, commercial reuse, or new construction are not eligible for support. In addition, funding is not available for work that has already been completed or for overhead costs. Most grants require matching funds, which are additional funds contributed to the project by the grantee or by an outside source. Project implementation awards may require a larger match amount (for instance, up to three times the amount of the grant). Grantees are required to submit annual progress reports and a final report at the project's conclusion. Inquiries for assistance should be in the form of a brief preliminary letter (two to three pages) and should include the following: 1. Confirmation of the building's eligibility (please address the eligibility requirements above); 2. A summary of any related research, conservation planning, documentation, or conservation work completed to date; 3. The type of grant requested (planning or implementation) and a description of the project for which funding is being requested. Include the project's goals, the work that will be completed, and the importance of the project (photographs are often helpful); 4. An outline of the project budget and an estimate of the amount of financial support being requested; and 5. Information on the nonprofit, charitable, or tax-exempt status of the applicant organization and owner of the building(s), if different. If a project described in a preliminary letter is eligible for consideration, the organization will be invited to apply and sent the necessary application forms. Although preliminary letters may be submitted at any time, applications have an annual deadline of April 10. Organizations interested in submitting an application should submit preliminary letters at least two months prior to the deadline. Please address preliminary letters and other inquiries to: Architectural Conservation Grants The Getty Grant Program 1200 Getty Center Drive, Suite 800, Los Angeles, CA 90049-1685, Phone 310 440.7320, Fax 310 440.7703, <http://www.getty.edu/grants/apply/organizations/architecture.html>.

The State Questers organization receives nominations for worthy grant projects via the state Preservation/Restoration committee. The projects must be sponsored by at least one Quester chapter in the state. Quester's typically select one project every 2-3 years and then guarantee funding at a particular level over that period. For Questers Chapters see this website <http://www.homepages.dsu.edu/wittmayc/questers/StatePage.htm>.

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The Questers International Grants Program: The purpose of the International Grants Program shall be to encourage preservation and restoration on the local level by Questers Chapters. International Grants shall be awarded for the preservation and restoration of existing historic buildings, museums or landmarks and appropriate antique objects or artifacts for those structures. All Chapter projects must be completed within one year from the date of the award. The number and total amount of grants shall be determined by the International Executive Board on the basis of the funds available as of February 1 of the second year of each administration (even numbered years). Grants are awarded in amounts from \$500.00 to \$5,000.00. Official "Application Forms" and "General Guidelines" shall be mailed by the International Preservation and Restoration Chairman upon request from the Chapter. The awards are in available odd years only. For information, view the following website <http://www.questers1944.org/> or write Questers, 210 South Quince Street, Philadelphia, PA 19107-5534. (215) 923-5183

Friends of Vieilles Maisons Francaises grant program: The International US preservation and cultural organization, Friends of Vieilles Maisons Francaises (FVMF) provides restoration grants with the following considerations: The project should have architectural and historical merit; The project should be landmarked; The project should be open to the public; The project should have a "French" connection or a strong reason should be given why FVMF's mission statement would allow support for this project; and The project's funds matching the proposed contribution from FVMF should be in place or applied. For information contact Friends of Vieilles Maisons Francaises, 14 East 60<sup>th</sup> St, Suite 605, New York, NY, 10021, (212) 759-6846 or fax (212) 759-9632 or <http://www.realfrance.com/rc/arcfvmf.html>.

### General Grants

Deadwood Fund grant: The Deadwood Fund grant program provides an opportunity to leverage financial resources for the acquisition, retention, or rehabilitation of historic buildings, structures, and sites listed on the National Register of Historic Places. Matching grants worth from \$1,000 to \$25,000 will be awarded to worthy projects which meet *The Secretary of the Interior's Standards for the Treatment of Historic Properties* and other criteria. For an application packet and more information, contact a historic preservation specialist with the Historic Preservation Office. The application deadline is October 1. Contact the State Historic Preservation Office at (605) 773-3458 or [http://www.sdhistory.org/hp\\_deadwapp.htm](http://www.sdhistory.org/hp_deadwapp.htm)

Cynthia Mitchell Fund for Historic Interiors: Applicants eligible to receive grant awards from the fund must either be a nonprofit organization, government agency, for-profit business, or an individual. Grants range from \$5,000 to \$25,000. Eligible projects include obtaining consultant services; obtaining professional advice to strengthen management capabilities; designing, producing and marketing print and video communications materials; sponsoring preservation conferences and workshops; and designing and implementing innovative preservation education programs. Applications must be postmarked by February 1. Call the National Trust at (303) 623-1504 or <http://www.nthp.org/>.



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Inner Cities Ventures Fund: The Trust's general interest is in the preservation of sites, buildings, and objects significant in American history and culture. Call the National Trust at (303) 623-1504 or <http://www.nthp.org/>.

Healthy Homes Initiative program overview (HHI): The purpose of the Healthy Homes Initiative is to develop, demonstrate and promote cost effective, preventive measures to correct multiple safety and health hazards in the home environment which produce serious diseases and injuries in children. HUD is interested in reducing health threats to the maximum number of residents, including children, in a cost efficient manner. For more information contact Ms. Ellen Taylor, Phone, 202-755-1785 or 800-HUD-8929. Online Applications available at: <http://www.hud.gov>.

The Great American Station Foundation: Some station projects need seed funding to advance station-planning activities, station-area economic development or to serve as a match for federal and state funding programs. Annually, the Foundation provides seed funding for 10 - 12 grant recipients based on a defined application process. Over the next two years, this grant program will be expanded to allow capital matching grants and to increase the total program to \$1,000,000. Grants will likely also be focused into key corridors. Specifically, this program: Provides seed grants for station redevelopment efforts (\$10,000 - \$25,000), Focuses on stations with active rail and transit service or multi-modal potential, and Provides technical assistance (Station Guidebook, other information services) to advance the station preservation and/or redevelopment efforts. For more information about the programs we offer, Great American Station Foundation 615 E. Lincoln Ave., Las Vegas, NM 87701, (505) 426-8055 Fax: (505) 426-8057 or <http://www.stationfoundation.org/toolkit/>.

Farm Labor Housing: Low-interest loans and grants are made to public and nonprofit entities (or to individual farmers) for the construction of farm labor housing. RHS is the only national entity providing funding for this use. Farm Labor Housing Technical Assistance Grants are provided to contractors to assist public and private nonprofit agencies to meet special needs of farm laborers. For information contact USDA Rural Development at Telephone number: (605) 352-1100, Facsimile number: (605) 352-1146 or <http://www.rurdev.usda.gov/>.

Chilton (Mary) DAR Foundation: Project must have potential to make an effective contribution to the advancement of American patriotism, education, or history. Projects must be in South Dakota. Not currently funding student scholarships. Low priority given to capital campaigns, grant renewals, multi-year funding, general operating budgets and endowments. Request application by letter. Submit proposals by mail by deadline of 1/15, 5/15, or 9/15. Applications are reviewed by a Grants Committee and brought before the Foundation Board of Directors and Mary Chilton DAR Chapter for approval. Application forms are available upon request to PO Box 921, Sioux Falls, SD 57101. Guidelines and instructions are mailed along with the application form. If grant is approved, it will be awarded by March, July, or November. deadlines: Jan. 15, May 15, and Sept. 15

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## LOANS

### Business Loans

Farm Ownership Loans: This program is used to assist eligible farmers, ranchers, and agriculture operators including farm cooperative, corporations, partnerships and joint operations. Those who are eligible should call the Farm Service Agency at (605) 352-1160.

Rural Rental Housing Loans: This program provides economically designed and constructed rental and cooperative housing and related facilities suited for rural residents. Those who are eligible should call Rural Development at (605) 352-1100 or <http://www.hud.gov/>.

Operating Assistance for Troubled Multifamily Housing Projects: This program provides loans to restore or maintain the physical and financial soundness, to assist in the management, and to maintain the low-to-moderate-income character of certain projects assisted or approved for assistance under the National Housing Act or under the Housing and Urban Development Act of 1965. This program is only open to owners of Section 202 housing, contact HUD (202) 708-3730 or visit the their web site at <http://www.hud.gov/>.

Handicapped Assistance Loans: The objective of this program is to provide direct loans for nonprofit sheltered workshops and other similar organizations that produce goods and services; and to assist in the establishment, acquisition, or operation of a small business owned by handicapped individuals. For more information, call the Small Business Administration office in South Dakota at (605) 330-4243 or <http://www.sba.gov/sd/>.

Loans for Small Business: This program provides direct loans to small business owned by low-income persons or located in any area having a high percentage of unemployed or low income individuals. Beginning in fiscal year 1995 only guaranteed loans will be available under this program. For more information, call the Small Business Administration office in South Dakota at (605) 330-4243 or <http://www.sba.gov/sd/>.

Microloan Demonstration Program: This program assist women, low-income, minority entrepreneurs, business owners, and other individual possessing the capability to operate successful business concerns in area suffering from lack of credit due to economic downturn. The SBA will make loans to private, nonprofit, and quasi-government organizations (intermediaries) which will in turn, make loans in the amount up to \$25,000 to start up newly established, or growing concerns for the provision of working capital or growing, supplies, or equipment. For more information call the Small Business Administration office in South Dakota at (605) 330-4243 or <http://www.sba.gov/sd/>.

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Small Business Loans for 8(a) Program Participants: This program provides direct and guaranteed loans to small business contractors receiving assistance under Section 8(a) of the Small Business Act, who are unable to obtain financing on reasonable terms in the private market place, but can demonstrate an ability to repay loans granted. Terms not to exceed 25 years. Beginning in FY 95, these loans are provided for under the 7(a) guarantee program (Program 59.005-Loans for Small Business). For more information, call the Small Business Administration office in South Dakota at (605) 330-4243 or <http://www.sba.gov/sd/>.

Veterans Loan Program: This program provides loans to small business owned by Vietnam-era and disabled veterans. In fiscal year 1995, these loans are provided under the 7(a) guarantee program (Program 59.005-Loans for Small Business). For more information, call the Small Business Administration office in South Dakota at (605) 330-4243 or <http://www.sba.gov/sd/>.

### **Repair/Purchase Loans**

Very Low-Income Housing Repair Loans and Grants: This program gives very low-income rural homeowners an opportunity to make essential repairs to their homes to make them safe and remove health hazards to the family or community. Those who are eligible should call Rural Development at (605) 352-1100 or <http://www.hud.gov/>.

Very Low to Moderate Income Housing Loans (Section 502): This program assists lower-income rural families to buy, build, rehabilitate, or improve, safe decent, and sanitary dwellings and related facilities for use by applicant as a permanent residence. Those who are eligible should call Rural Development at (605) 352-1100 or <http://www.hud.gov/>.

Mortgage Assistance Program (MAP): This program provides down payment and closing cost financing assistance in the form of a second mortgage not to exceed \$2,000 for SDHDA borrowers. MAP loans have level monthly payments and may be amortized over a term of up to 5 years. Monthly payments are collected in the borrower's "First-time Homebuyer Program" loan payment. The borrower's gross annual income may not exceed certain income limits which vary based on family size and the county in which the home is located. All homebuyers who qualify for the "First-time Homebuyer Program" are eligible to receive a MAP loan. The property must not exceed certain purchase price limits which vary based on the county in which the home is located. All homebuyers who qualify for the "First-time Homebuyer Program" are eligible to receive a MAP loan. The MAP loan may not exceed 50% of the borrower's required investment or \$2,000 whichever is less. The borrower must be a first-time homebuyer who is eligible for and receives an SDHDA "First-time Homebuyer Program" loan, which is insured by the Federal Housing Administration (FHA) or by a private mortgage insurance (PMI) company. The borrower who is eligible for the lower interest rate available must have a gross annual income at or below 80 percent of the county or state median income (whichever is greater). Call SDHDA for information at 773-5157 or [www.sdhda.org](http://www.sdhda.org).

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HSDF Revolving Loan Fund: The building must be listed on the National Register of Historic Places. The borrower(s) must demonstrate the financial ability to make regular monthly loan payments. Loan funds can be used for restoration, rehabilitation and repair, acquisition, and project-related costs. The highest priority for funding is placed on exterior improvements, including windows, doors, foundations, porches, roofs, chimneys, brick, masonry, siding repair, seismic retrofitting, and reconstructing existing additions. Secondary priority is placed on interior systems, including the heating, plumbing, and electrical finishes. For example, a revolving loan application will not be approved for a kitchen or bathroom-remodeling project if the roof and foundation need to be repaired, unless they are part of a more comprehensive renovation plan. The Revolving Loan Fund Program is administered by the Executive Director of the Historic South Dakota Foundation who can be reached at (605) 945-0409 or <http://www.hsdf.org>.

Loan Guarantee Program for Homeless Veterans Multifamily Housing: This new initiative authorizes VA to guarantee no more than 15 loans with an aggregate value of \$100 million within 5 years for construction, renovation of existing property, and refinancing of existing loans, facility furnishing or working capital. No more than 5 loans may be guaranteed under this program prior to November 11, 2001. The amount financed is a maximum of 90% of project costs. Legislation allows the Secretary to issue a loan guarantee for large-scale self-sustaining multifamily loans. Eligible transitional project are those that: 1) Provide supportive services including job counseling; 2) Require veteran to seek and maintain employment; 3) Require veteran to pay reasonable rent; 4) Require sobriety as a condition of occupancy; and, 5) Serves other veterans in need of housing on a space available basis. <http://www.va.gov/homeless/page.cfm?pg=8>.

Single Family Homeownership Program: Commonly known as the "First-time Homebuyer Program", this program provides below-market fixed interest rate mortgage loans for homebuyers purchasing a residence in the state of South Dakota. Participating Lenders originate, process and close the loans. On behalf of SDHDA, five Master Servicers collect mortgage payments and otherwise service the loans. The borrower's gross annual income may not exceed federally imposed income limits which vary based on family size and the county in which the home is located. The property must not exceed the federally-imposed maximum purchase price limit which vary based on the county in which the home is located. SDHDA offers both a fixed interest rate for 30 years or the Step-Rate Option. The interest rate, with the Step-Rate Option, starts at a predetermined affordable rate and increases one-half percent per year for the first four years and then becomes fixed at the beginning of the fifth year, where it remains for the balance of the 30 year term. The borrower must meet lending standards of creditworthiness, occupy the home as the principal place of residence within 60 days and meet certain other eligibility requirements. All loans must be insured or guaranteed against default by the Federal Housing Administration (FHA), Veteran's Affairs (VA), USDA Rural Development or insured by a private mortgage insurance (PMI) company. All single family residences must be owner-occupied, one to four family units. Dwellings with two to four family units must have been occupied within the previous 5 years. Call SDHDA for information at 773-5157 or [www.sdhda.org](http://www.sdhda.org).

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Cooperative Home Improvement Program (CHIP): This program provides low interest loans for eligible borrowers for the improvement, repair, or addition to the borrower's present single family home. Income Limits: The borrower's gross annual income may not exceed certain income limits which vary by county in which the home is located. There are no origination fees, discount points, surveys, appraisals, or title searches required with this loan program. A borrower does not need to have equity built up in the property or meet certain Loan to Value requirements to qualify. The maximum loan is \$15,000. This program is funded with Participating Lender funds and Homeownership Bond Reserves. Contact any one of the following banks: BankWest, Inc. Commercial Bank, *a Division of First National Bank* CorTrust Bank First Dakota National Bank First Fidelity Bank First National Bank - Yankton First Western Bank Marquette Bank, National Association Rushmore Bank and Trust Security Bank State Bank of Alcester Well Fargo Bank South Dakota, N.A. or visit the SDHA website at [www.sdhda.org](http://www.sdhda.org) or Director Homeownership Programs 605-773-5157.

Employer Mortgage Assistance Program (EMAP): This program provides down payment and closing cost assistance in the form of a second mortgage for homebuyers employed with a participating employer. The borrower's gross annual income may not exceed certain income limits which vary based on family size and the county in which the home is located. For eligible homebuyers receiving a First-time Homebuyer Program loan, the property must not exceed certain purchase price limits which vary based on the county in which the home is located. For homebuyers who are receiving other financing for the first mortgage, there are no purchase price limits. The EMAP loan may be used in conjunction with SDHDA's MAP program for borrowers who are first-time homebuyers eligible for and receiving an SDHDA "First-time Homebuyer Program" loan, which is insured by the Federal Housing Administration (FHA) or by a private mortgage insurance (PMI) company. When an employee terminates employment with a participating employer, the interest rate will be adjusted to the prime rate + 5%. CURRENT PARTICIPATING EMPLOYERS:- Avera McKennan - Children's Care Hospital and School - Citibank (South Dakota), N.A. - CorTrust Bank, N.A. - Dakotah Bank - First Premier Bank/Premier Bank Card - John Morrell and Co. - LodgeNet Entertainment Corp. - Prostrullo Motor Sales, Inc. - Sioux Pottery - St. Joseph's Indian School - The Ramkota Companies, Inc. How to apply: Contact SDHDA for information at 773-5157 or or [www.sdhda.org](http://www.sdhda.org) or one of the Participating Employers for eligibility requirements.

## Funding Guide

### OTHERS

#### City of Deadwood Programs

Grant/Loan Fund for Historic Properties outside Deadwood program are for properties that protect, promote and enhance the history of Deadwood. The property must be listed on the National Register of Historic Places and show a direct and meaningful relationship to Deadwood history. Grants are available for the maintenance, rehabilitation, or interpretation of any building that is not eligible for the South Dakota State Property Tax Moratorium. Loans are available for the maintenance, rehabilitation, or interpretation of any building. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

Revolving Loan Fund – Special Needs – Elderly Homeowners: The purpose of this loan fund is to assist and encourage property owners to restore and protect their properties through the use of quality materials and craftsmanship. To be eligible for a loan a project must meet the following criteria. The project must exist within the Deadwood city limits. The project must exist as part of a residential property with owner occupation in the last year and the applicant must be at least 62 years old. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

Revolving Loan Fund – Commercial: The objective of the loan program is to stimulate the quality restoration and protection of the buildings and structures that contribute to the historic integrity of the City of Deadwood. To be eligible for a loan a project must meet the following criteria. The project must exist within the Deadwood city limits. The project must exist as part of a commercial property. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

Revolving Loan Fund – Residential: The purpose of this loan fund is to assist and encourage property owners to restore and protect their properties through the use of quality materials and craftsmanship. To be eligible for a loan a project must meet the following criteria. The project must exist within the Deadwood city limits. The project must exist as part of a residential property. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

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Revolving Loan Fund –Residential for Special Needs: The objective of the loan program is to stimulate the quality restoration and protection of the buildings and structures that contribute to the historic integrity of the City of Deadwood. To be eligible for a loan a project must meet the following criteria. The project must exist within the Deadwood city limits. The project must exist as part of a residential property. The applications income can not exceed 50% of the median income as published by HUD. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

Revolving Loan Fund – Special Needs: Vacant Properties: The objective of the loan program is to stimulate the quality restoration and protection of the buildings and structures that contribute to the historic integrity of the City of Deadwood. To be eligible for a loan a project must meet the following criteria. The project must exist within the Deadwood city limits. The project must exist as part of a residential property. The project must be vacant as of November 1, 2001. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

Paint Grant Program: The Deadwood Historic Preservation Commission recognizes that pride of ownership is a valuable resource and improves the quality of life in this community. Use of the Paint Grant Program is expected to preserve and protect Deadwood's historic residences and make the City more attractive for residents and visitors alike. To be eligible for a grant a project must meet the following criteria. The property must be residential property located within the Deadwood city limits. The residential property must not possess more than four living units. The residential property must be at least fifty years of age or older. The residential property must be a contributing resource in the Deadwood National Historic Landmark District. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

Grant Fund – Site Not Eligible for State Tax Moratorium: The objective of the grant program is to stimulate quality restoration and protection of buildings and sites that contribute to the historic integrity of the City of Deadwood. The availability of funds for a project will be determined on a case-by-case basis. Projects typically will not exceed \$25,000 except for special circumstances. Application deadline will be January 2<sup>nd</sup> with all applications being delivered to the Deadwood Historic Preservation Office on or before 4:00 p.m. on January 2<sup>nd</sup> annually. All grant expenditures and match resources must be expended for services and/or materials used for the approved project during the project period. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

## Funding Guide

Retaining Wall Grant Program: The Historic Preservation Commission has established the Retaining Wall Grant Program to assist residents with the preservation and restoration of historic Deadwood's many historic retaining walls. The program is meant to encourage property owners to preserve their historic properties and perform quality restoration of their historic retaining walls by providing residents with financial assistance. To be eligible for a grant a project must meet the following criteria. The retaining wall must be residential property located within the Deadwood city limits. The retaining wall must exist as part of a residential property. Retaining walls on commercial properties are not eligible for the program. For more information about this program contact the Deadwood Historic Preservation Commission at (605) 578-2082, 108 Sherman St, Deadwood SD 57732, or check out their website at <http://www.cityofdeadwood.com/>.

### **Tax Credits**

Historic Preservation Investment Tax Credit programs available for rehabilitating or renovating older commercial, income-producing properties. A 20% credit is available for rehabilitating buildings on the National Register of Historic Places, and a 10% credit for renovating buildings constructed before 1936. For an application form and more information, contact a restoration specialist with the Historic Preservation Office at (605) 773-3458 or [www.sdhistory.org](http://www.sdhistory.org).

Disabled Access Credit: Internal Revenue Code Section 44 allows an eligible small business a tax credit for expenditures incurred to make a business accessible to disabled individuals. This tax credit, known as the Disabled Access Credit, is 50% of the amount of eligible access expenditures for a year that exceed \$250 but that do not exceed \$10,250. Consequently, the maximum amount of credit that can be claimed is \$5,000. For more information, contact the IRS in St. Paul, MN at (651) 312-7898.

Housing Tax Credit Program is an incentive for construction and rehabilitation of housing for low-income households. Developers of housing tax credit projects typically raise equity capital for their projects by syndicating the tax credits to investors who are willing to invest in the project. The investors' return is the annual tax credit and other economic benefits generated by the project. Projects eligible for housing tax credits involve construction and/or preservation of decent, safe, sanitary and affordable housing in areas of the greatest housing need. A minimum of either 20 percent of the total units must be available to tenants whose incomes do not exceed 50 percent of the area median gross income; or 40 percent of the total units must be available to tenants whose incomes do not exceed 60 percent of the area median gross income. Gross rents on the low-income units, including tenant-paid utilities, cannot exceed 30 percent of the qualifying monthly median income. The project owner must also enter into an agreement to meet the low income occupancy requirements for a minimum of 15 years beyond the initial 15 year compliance period. For more information call South Dakota State Housing Authority at (605) 773-3181 or <http://www.sdhda.org/>.



## Funding Guide

Expenditures to Remove Architectural and Transportation Barriers to the Handicapped and Elderly: Internal Revenue Code Section 190 allows a deduction of up to \$15,000 per tax year for expenses incurred to remove architectural or transportation barriers. This expense must be made in connection with making a trade or business more accessible to, and usable by, handicapped or elderly individuals. The business can be of any size. It is not limited to small businesses only. For more information, contact the IRS in St. Paul, MN at (651) 312-7898.

Energy credit. This credit applies to certain expenses for solar or geothermal energy property you placed in service during the tax year. For more information, contact the IRS in St. Paul, MN at (651) 312-7898.

### **Housing Assistance Programs**

National Forest-Dependent Rural Communities: This program provides accelerated assistance to communities faced with acute economic problems associated with federal or private sector land management decisions. Those who are eligible should call the Department of Agriculture at (202) 205-1389.

Low Inc. Housing-Homeownership Opportunities for Low-Income Families: This program provides low income families with the opportunity of purchasing their own homes through local Public Housing Agencies (PHAS) and Indian Housing Authorities (IHAs). The more information contact the Department of Housing and Urban Development at 1-800-955-2232 or <http://www.hud.gov/>.

Public and Indian Housing: This program provides and operates cost-effective, decent, safe, and sanitary dwellings for lower-income families through an authorized local Public Housing Agency (PHA) or Indian Housing Authority (IHA). For more information call (605) 330-4223.

Section 8 Rental Certificate Program: This program supports low-income families in obtaining decent, safe, and sanitary rental housing. For more information contact [www.hud.gov/progdesc/certif8.html](http://www.hud.gov/progdesc/certif8.html) or (202) 708-1112.

Supportive Housing for Persons with Disabilities: This program provides supportive housing and related facilities for persons with disabilities. Call the Office of Public and Assisted Housing at (202) 708-0477.

Supportive Housing Program: This program is designed to develop innovative approaches for providing supportive housing, especially to deinstitutionalized homeless individuals, homeless families with children, homeless individuals with mental disabilities, and other handicapped homeless individuals. The Supportive Housing Program consists of two components: Transitional Housing and Permanent Housing. For more information, call the Department of Housing and Urban Development at (202) 708-2140 or <http://www.hud.gov/>.

## Funding Guide

Services to Aging Residents (STAR). This program provides supportive services to residents of SDHDA financed housing developments targeted to the elderly. Services provided include housekeeping, transportation, meals, service coordination, and other services. Eligibility requirements: Owners of housing developments designed for the elderly enter partnerships with the development's management agent, resident staff, service providers, and residents to increase awareness of senior resident's needs for independent living and to heighten the level of independence. Application procedure: Owners of properties financed by SDHDA interested in participating in the program should call SDHDA for information. [www.sdhda.org](http://www.sdhda.org)

Supportive Housing for the Elderly: The objective of this program is to expand the supply of housing with supportive services for the elderly. Call the Department of Housing and Urban Development for more information at 1-800-685-8407 or visit their Web site at <http://www.hud.gov/>.

### Miscellaneous

Adopt a Bridge Program: The Department of Transportation offers bridges slated for demolition to individuals, non-profits, and governments. If the bridges are considered historic, DOT may have funding available to move the structure to a new location. For more information, please contact the DOT at (605) 773-5108.

Property Tax Moratorium: Restoration and rehabilitation projects of properties listed on the State or National Registers of Historic Places may qualify for an eight year property tax moratorium on the assessment of certified improvements. Projects must meet *The Secretary of the Interior's Standards for Rehabilitation Treatment of Historic Properties*, receive approval by the South Dakota State Historical Society Board of Trustees, and property owners must sign a covenant running with the moratorium guaranteeing the maintenance and preservation of historic features. For more information, contact the restoration specialist with the Historic Preservation Office at (605) 773-3458 or [www.sdhistory.org](http://www.sdhistory.org). The application deadline is November 1.

Renewable Energy Systems Exemption: An owner of real property is entitled to a property tax assessment credit for a renewable energy resource system that produces ethyl alcohol for use as fuel. Such fuel may be consumed anywhere subject to the limitation provided for in SDCL 10-6-35.10. This statute exempts from local property taxes renewable energy systems on residential and commercial property. The exemption applies to the entire assessed value of residential systems and 50% of the installed cost of commercial systems, and it may be taken for three years after installation. This exemption is not allowed for systems which produce energy for resale. Eligible Technologies: Passive Solar Space Heat, Active Solar Water Heat, Active Solar Space Heat, Photovoltaics, Wind, Biomass, Alternative Fuels, and Geothermal. For more information contact Governor's Office of Economic Development at (605) 773-5032 or Fax (605) 773-3256 or visit their web site at <http://www.sdgreatprofits.com/>.

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