Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

The 2025 Annual Action Plan, hereafter referred to as "the Plan", is the housing and community development planning document for the State of South Dakota. The Community Development Block Grant (CDBG), Emergency Solutions Grants Program (ESG), HOME Investment Partnerships Program (HOME), and the Housing Trust Fund (HTF) are U.S. Department of Housing and Urban Development's Community Planning and Development programs covered under the Plan. The overall goals of community planning and development programs are to develop viable communities by providing decent affordable housing and a suitable living environment and expanding economic opportunities primarily for low- and moderate-income persons. The primary means toward this end is to extend and strengthen partnerships among all levels of government and the private sector, including for-profit and non-profit organizations in the production and operation of affordable housing and economic development. For the State of South Dakota, the South Dakota Housing Development Authority (SDHDA) administers the HOME, HTF, and ESG programs and the Governor's Office of Economic Development (GOED) administers the CDBG Program.

In addition to the programs listed above, other finance programs that are administered by SDHDA and are vital to the availability of affordable housing will also be addressed in this Plan. These programs are the Housing Tax Credit (HTC), Housing Opportunity Fund (HOF), and the Continuum of Care (CoC).

SDHDA is the lead agency for the South Dakota Housing for the Homeless Consortium (SDHHC) which is the statewide Continuum of Care (CoC). SDHDA is the collaborative applicant for the CoC, the administering agency for the Homeless Management Information System (HMIS), and the lead agency for the Coordinated Entry System.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Housing demand remains strong. An awareness of housing needs and their interplay with economic development has communities incorporating housing code enforcement and looking for tools for rehabilitation of existing homes, infrastructure, and new construction. This continued interest in housing has exposed gaps such as appraisal issues, lack of construction financing for single-family homes, lack of

development capacity, and lack of construction employees and development partners. In some communities a stigma exists with the term of "affordable housing" which must be addressed by defining affordable housing, who it serves, and the benefit it brings to a community such as available workforce housing.

South Dakota emphasizes housing opportunities geographically across the State for rental and homeownership; from the homeless to the homebuyer. The HOME Program is available for acquisition and/or rehab, new construction for rental and homeownership, homebuyer assistance, homeowner rehab, and security deposit assistance. The Housing Trust Fund will only be utilized for rental housing.

SDHDA will continue to provide housing opportunities for the homeless and special needs population, as well as mixed-income and workforce housing. SDHDA encourages changes to the ESG and Continuum of Care (CoC) programs to enhance and expand rapid re-housing and homelessness prevention services. Accessing affordable, permanent housing for homeless individuals, youth, those fleeing domestic violence or human trafficking, and individuals and families who are considered hard to house due to poor credit history, rental history, and criminal backgrounds is difficult. SDHDA will continue to evaluate opportunities to provide flexibility in serving these households.

SDHDA continues to partner with the Native American Homeownership Coalition to address barriers and build capacity and partnerships to increase homeownership opportunities for Native Americans both on and off Indian Reservations.

The Housing Needs Study Program which began in 2012, has assisted over 82 rural communities and four Indian Reservations in evaluating their housing need. Barriers that seem most prevalent for housing development in rural communities is the lack of development expertise and willingness to take on the risk of ownership and/or development. The high cost of housing development and lower rental rates make the developments financially difficult.

Public meetings and comments have identified the local-level need for community development, infrastructure, public facilities, economic development, removal of abandoned blighted structures, and workforce training. There is also a high demand for workforce housing. The State will continue to develop viable communities by providing funds for a wide range of community needs, including water and wastewater infrastructure, housing infrastructure, community centers, medical centers, workforce training, senior centers, and industrial infrastructure that will assist businesses in creating new job opportunities for low- and moderate-income (LMI) individuals. The Building South Dakota Fund, created and funded by the State of South Dakota, includes programs and funding for local infrastructure improvements, job grants, and workforce education complementing the CDBG program.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

For the program year 2024, SDHDA's goal was new construction of 60 rental units, acq./rehabilitation of 20 rental units, development of 10 special needs housing units, assisting 50 households with homeowner rehab, 315 families with a security deposit, 8 homebuyers with homebuyer assistance and funding 15-20 agencies with ESG funding.

2024 outcomes for the HOME and HTF Program are based on projects reported as completed in IDIS during 2024, which can be skewed due to timing. Per the IDIS report HUD PR 23 and Con Plan Goals and Accomplishments Report, 79 HOME & 32 HTF rental units were newly constructed, 15 HOME & 11 HTF rental units were rehabilitated, 441 households assisted with security deposit, and 32 homes rehabbed for a total of 610 housing units. The total of 610 does not include additional rental units constructed or renovated with the Housing Tax Credit, Housing Opportunity Fund, or Community Housing Development Program.

The 137 HOME & HTF designated rental units are reflective of fourteen housing developments completed in 2024. The total number of affordable housing units within the fourteen developments is 479 housing units (407 units new construction, 72 units rehabilitation). All units were financed with HOME, HTF, Housing Tax Credits, and/or Housing Opportunity Funds. The developments received initial funding in 2018. Project completions resulted in meeting 196% of the new construction goal and 130% of the rehabilitation goal.

441 households were assisted with TBRA (Security Deposit), meeting 140% of the 315 goal. 8 special needs units were completed meeting 80% of the goal of 10. The goal of assisting 8 homebuyers was not met, 2 homebuyers were assisted.

For CDBG, the State continues to meet its objectives of promoting more rational land use, providing increased economic opportunities for LMI persons, and correcting deficiencies in public facilities that affect the public health, safety or welfare, especially of LMI persons. 2024 CDBG activities include awards to Eureka, Madison, Moody County, and Wagner. Projects entail blight remediation, public infrastructure, and childcare expansion.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

Citizen Participation Process

A public meeting will be conducted during the 30-day comment period to gather comments on the proposed plan. SDHDA and GOED will notify by email, to the greatest extent possible, the state Community Action Agencies, Councils of Local Government, Housing and Redevelopment Agencies, County Officials, and the city Mayors of the opportunity to provide comments. SDHDA and GOED may utilize the following means to encourage public participation:

- Public Hearings/Meetings – Hearings/Meetings will be held at a time and place that is convenient to the actual and potential beneficiaries of the program. These hearings will be held at various times and at handicapped-accessible sites. The public hearings/meetings can be conducted in person, or held via the Dakota Digital Network (DDN), or web-based.
- Emailed Notices – Electronic copies of notices will be emailed via SDHDA's and GOED's mass email list which includes advocacy groups, local governments, State Departments, Public and Indian Housing Authorities, for-profit and non-profit housing developers, lending institutions and real estate agents, to help encourage citizen comments and attendance at public hearings/meetings.
- Online Surveys – If online surveys are utilized to solicit comments, a press release will be used to inform the public of the survey and where to access it. The survey would be posted on SDHDA's and GOED's websites. • Internet Postings – Postings of the hearings, meetings, and notices will be placed on SDHDA's and GOED's websites.
- Newspaper Advertisements – Notices (paid ads) will be published once in newspapers of daily circulation.
- Press Releases – A press release about the public hearing/meeting, plans, and the ability to provide comments will be emailed to the daily and weekly newspapers within the state.
- Libraries – To the greatest extent possible, notices will be emailed to libraries statewide to encourage the display of the notice.
- Focus Groups – Meetings will be held with specific targeted groups, who serve specific populations or provide services. The purpose of the meetings will be to gather data to evaluate, enhance, or propose changes based on identified needs.

Consultation Process

When preparing the Consolidated Plan, Annual Action Plans, or the development of the Assessment of Fair Housing (AFH), the South Dakota Housing Development Authority (SDHDA) and the Governor's Office of Economic Development (GOED) consult with public and private agencies that provide housing, health services, and social services, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons. Consultation also occurs with state-based and regionally-based organizations that represent protected class members and organizations that enforce fair housing laws. This process shall also encourage the participation of local, regional, and statewide institutions including Continuum of Care, businesses, developers, nonprofit organizations, philanthropic organizations, and community-based and faith-based organizations. SDHDA shall also consult with public housing and Housing Choice Voucher programs, to

the extent that the housing agency is administering public housing or the Section 8 program on a statewide basis as well as public housing authorities that certify consistency with South Dakota's Consolidated Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A summary of the public comments process is included as an attachment to the plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

A summary of the public comment process is included as an attachment to the plan.

7. Summary

PR-05 Lead & Responsible Agencies - 91.300(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	SOUTH DAKOTA	
CDBG Administrator	SOUTH DAKOTA	Governor's Office of Economic Development
HOPWA Administrator		
HOME Administrator	SOUTH DAKOTA	South Dakota Housing Development Authority
ESG Administrator	SOUTH DAKOTA	South Dakota Housing Development Authority
HOPWA-C Administrator	SOUTH DAKOTA	South Dakota Housing Development Authority
	SOUTH DAKOTA	South Dakota Housing Development Authority

Table 1 – Responsible Agencies

Narrative

South Dakota Housing Development Authority (SDHDA) in conjunction with the Governor's Office of Economic Development (GOED) prepares the Consolidated Plan and the Annual Action Plans. SDHDA administers the HOME, Emergency Solutions Grants, and Housing Trust Fund Programs within the Rental Housing Development division. The CDBG Program is administered through the Finance Division of GOED.

Sioux Falls Housing & Redevelopment Commission administers Housing Opportunities for Persons with Aids (HOPWA) for South Dakota. Since the HOPWA funding received by Sioux Falls Housing & Redevelopment Commission, is on a competitive basis the program information is not required to be a part of the Statewide Consolidated Plan. Those interested in learning more about the program are encouraged to contact Sioux Falls Housing and Redevelopment Commission. Information regarding the Tri-State HELP program can be found at the following web address - https://siouxfallshousing.org/tri-state-help.html.

Consolidated Plan Public Contact Information

South Dakota Housing Development Authority, PO Box 1237, Pierre, SD 57501 - Amy Eldridge, Amy@sdhda.org; 605-773-4132; website - www.sdhda.org

Governor's Office of Economic Development, 711 East Wells Ave., Pierre, SD 57501 - Steph Deyo, Stephanie.Deyo@state.sd.us; 605-773-4633; website - sdgoed.com

AP-10 Consultation - 91.110, 91.300(b); 91.315(l)

1. Introduction

2025-South Dakota Housing Development Authority (SDHDA) in conjunction with the Governor's Office of Economic Development (GOED) prepares the Consolidated Plan and the annual action plans. SDHDA administers the HOME, ESG, and the HTF programs through the Rental Housing Development division. The CDBG Program is administered through the Finance Division of GOED.

SDHDA and GOED staff participate in meetings with regional planning districts, local economic development offices, SD Department of Human Services and Social Services, city officials, public housing authorities, multi-family housing associations, homebuilder organizations, service agencies, and nonprofit and for-profit developers. The information shared from these meetings provides suggestions, concerns, and recommendations regarding the housing and community development programs and how they are or are not effective in serving the state. In addition, knowledge gained by SDHDA and GOED staff regarding services, programs, and assistance offered by the agencies listed above provides an opportunity to better coordinate services and ensure programs are effectively working together. Information gathering is a year-long process and is not limited to the four months during which time the annual action plan or the housing allocation plans are drafted.

Provide a concise summary of the state's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies

2025-SDHDA and GOED are members of several trade organizations and committees that increase the opportunity to coordinate efforts. At the state government level, SDHDA participates on the Behavioral Health Advisory Council (formerly the Mental Health Advisory Council), the SD WINS workgroup, and GOED's Commissioner attends the Governor's cabinet meetings. At the state level, SDHDA is a member of the South Dakota (SD) NAHRO, SD Homebuilders Association, State Bar of South Dakota, Independent Electrical Contractors, Inc., SD Native American Homeownership Coalition, Central Board of Realtors, SD Network of Against Family Violence and Sexual Assault, SD Banker's Association, Lakota Funds, SD CPA Society, Black Hills Home Builders Association, and the Oahe Home Builders Association . At the national level, SDHDA is a member organization of the Rocky Mountain Heartland AHMA, the Institute of Real Estate Management, the National Association of Home Builders, the National Association of Housing and Redevelopment Organizations (NAHRO) and National Council of State Housing Agencies (NCSHA). SDHDA and GOED are members of the Council of State Community Development Agencies providing information from the national perspective. Involvement with the different organizations provides SDHDA and GOED opportunities to interact and enhance coordination among public and assisted housing providers, private and government, health, mental health and service agencies, and many other organizations throughout the year, as well as learn of successful programs in other states.

To assist in the coordination of efforts, information regarding SDHDA public meetings and training opportunities offered by partner agencies are shared with housing management companies, ESG recipients, and members of the SD Housing for the Homeless Consortium as well as being posted on SDHDA's website. Trainings and meetings that are posted on the SDHDA website include homebuyer education and rental education classes, CoC Quarterly meetings, the ESG and CES annual meetings, Managing your Rentals statewide meetings with SD MHA, the Homeless Summit, the SHIP informational meeting, and HUD Fair Housing Trainings.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

2025-South Dakota Housing is the Lead Agency and Collaborative Applicant for the South Dakota Housing for the Homeless Consortium. The Consortium is a statewide Continuum with the HUD designation: "CoC SD-500". SDH is also the lead agency for the statewide implementation of the Homeless Management Information System and the Coordinated Entry System. Therefore South Dakota Housing employs a full-time CoC Admin, CES Admin and HMIS Admin, and ESG Admin who work in close coordination of all homeless response efforts across the state. The ESG Selection Committee which decides the awards is comprised of several stakeholders throughout the state; but always includes a member of the CoC's governing board, the PAC. The PAC develops and maintains the CoC's Written Standards for ESG and CoC projects and is informed of all monitoring and performance evaluation results. The CoC Admin coordinates the efforts of the Performance and Ranking Committee which is ultimately responsible for the policies that govern the monitoring and competition process for CoC recipients. Due to the streamlined structure of the CoC and ESG Administration through South Dakota Housing there is a unique efficiency to the statewide coordination of homeless response efforts in South Dakota.

Describe consultation with the Continuum(s) of Care that serves the State in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

2025-As the CoC, CES and HMIS Lead, SDHDA leads the statewide effort to address the needs of all people experiencing homelessness. The ESG Administrator works in close cooperation with the CoC Admin and SD-500 stakeholders for all matters related to project operations, performance, data management, monitoring, and funding. The ESG Administrator reports all ESG activity to the CoC's governing board, the PAC, monthly and reports on monitoring and performance outcomes. Additionally, the HMIS Admin oversees the SD-500 HMIS Committee which is the first entity to review and approve any changes to HMIS governance and administration before they reach the PAC for a vote.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	**Agency/Group/Organization**	South Eastern Council of Governments
	Agency/Group/Organization Type	Planning organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	South Eastern Council of Governments participated in the public meeting that was held virtually. As a regional planning organization, they work with numerous communities to address their community development and housing issues. Participation of a planning district provides geographic representation and perspective of many rural communities.
2	**Agency/Group/Organization**	Cheyenne River Housing Authority
	Agency/Group/Organization Type	Housing PHA Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Cheyenne River Housing Authority attended the public meeting. As a tribal housing authority, the organization partners with SDHDA to address housing concerns on Indian Reservations.
3	**Agency/Group/Organization**	BLACK HILLS AREA COMMUNITY FOUNDATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Foundation
	What section of the Plan was addressed by Consultation?	Public Housing Needs Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Black Hills Area Community Foundation is a non-profit in Rapid City that works with affordable housing and many other philanthropic initiatives. Staff from BHACF participated in the public meeting.
4	**Agency/Group/Organization**	GROW South Dakota
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Elderly Persons Services-homeless Services-Education Regional organization Neighborhood Organization

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from GROW SD attended the public meeting. GROW is a past recipient of HOME, ESG, CoC and other funding programs providing housing and services to different populations. Their involvement provides insight for serving different populations, economic diversity, and availability of services.
5	**Agency/Group/Organization**	NeighborWorks Dakota Home Resources
	Agency/Group/Organization Type	Housing PHA Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from NeighborWorks Dakota Home Resources participated in the public meeting. NWDHR utilizes the HOME program for rehabilitation of housing units. The agency provides perspective of nonprofits, serving low-income families provides information regarding the housing demand for the Black Hills area.
6	**Agency/Group/Organization**	Minnehaha County Department of Human Services
	Agency/Group/Organization Type	Services - Housing Services-homeless Services-Health Health Agency Child Welfare Agency Other government - County
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Staff from Minnehaha County Human Services (MCHS) attended the public meeting. MCHS provided a plethora of services and financial assistance for Minnehaha County residents including shelter, rent and deposit assistance, utility arrears, medications, transportation, etc. MCHS is also a physical access point for South Dakota's Coordinated Entry System and they bring a unique perspective given their daily activity and contact with homeless and low-income residents.

Identify any Agency Types not consulted and provide rationale for not consulting

All agencies are welcome to participate in the public comment process. The agencies listed above were not specifically solicited to participate but instead represented the various partners who were a part of the public comment process. SDHDA and GOED did not specifically consult with any agency relating to the development of this annual action plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	South Dakota Housing Development Authority	Developing permanent housing opportunities for the homeless is a goal that requires coordination of efforts. In 2018, the CoC implemented the statewide coordinated entry system (CES). With annual homeless counts, HMIS program reports and CES, there will be valuable information to help align housing and services for the homeless population with the goal of addressing the specific housing needs which may entail location, service area and target AMI levels.

Table 3 - Other local / regional / federal planning efforts

Narrative

AP-12 Participation - 91.115, 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation
Summarize citizen participation process and how it impacted goal-setting

2025 - A Public listening session via web-based platform and conference call was held on January 29th. The meeting was held to take public comments on the administration of the HOME, ESG, HTF and CDBG programs and receive comments on the administration of the non-HUD funded program of Housing Tax Credits. The meeting was held prior to drafting of the 2025 Annual Action Plan. No comments were received prior to drafting the plan.

A Public Meeting was held on Februrary 25, 2025 to solicit comments in response to the release of the Draft Annual Action Plan.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Listening Session prior to drafting plan	Non-targeted/broad community	There was a total of 31 attendees for the initial listening session held on January 29, 2025.	There were no comments submitted prior to creating the Draft Annual Action Plan.		

2	Public Meeting	Non-targeted/broad community	There were 25 attendees on the web-based platform and 2 attendees in person for the public meeting that was held in Pierre, SD on February 25, 2025.	Comments were received from Habitat for Humanity of Mitchell, SD and the Watertown Development Company in Watertown, SD. Comments from Watertown were specific to their individual communities needs rather than comments for SD Housing's Annual Action Plan. Watertown mentioned the need in their community is for more affordable rental units, additional workforce housing, and rehabilitation funds for existing properties. Our	All comments were already addressed in the plan prior to receiving comments, so no additional changes were made.	

				programs allow for all of these activities, so no changes were made to the plan as a result of these comments. Habitat for Humanity in Mitchell suggested we address expanding homeownership opportunities, Invest more in home repair programs, and support development of more affordable housing units for low-income families. All of these items are currently addressed in our plan so no additional changes were made as a result of the suggestions.		

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources – 91.320(c)(1,2)

Introduction

The HOME, Housing Trust Fund (HTF), Emergency Solutions Grants Program (ESG) and Community Development Block Grant (CDBG) funding sources are only partial funding for the many different activities and services provided. As federal funds continue to diminish, developers, communities and service providers must be creative and have partnerships and other resources to successfully complete the proposed projects. Other financing and services are being provided by local, state, and federal programs, private individuals, foundations, and commercial lenders. The State of South Dakota has provided financing for the Housing Opportunity Fund (HOF) which provides an additional resource for both development of housing and providing services. HOF has flexibility to target up to 115 percent area median income and can be utilized as match funding. HOF funding is not included as a source of funds below due to the uncertainty of ongoing funding.

South Dakota Housing Development Authority (SDHDA) also administers the IRS program - Low-Income Housing Tax Credits and can issue tax exempt bond financing. The majority of the HTC developments also utilize HOME funds for gap financing. SDHDA is the Collaborative Applicant and lead agency for South Dakota Balance of State Continuum of Care. As the Collaborative Applicant, SDHDA can offer assistance and potential

funding for CoC recipients. CoC funding is not included as a source of funds below due to the inability of estimating expected funding.

Since ESG does not have specific projects, any deviation from the estimated amount will simply impact the amount available to subrecipients.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	5,643,956.00	0.00	5,490,880.00	11,134,836.00	11,000,000.00	CDBG funding for PY2025 is $5,643,956. Our PY2024 funding was $5,680,880, we've obligated $190,000.00 from our FY24 HUD grant, leaving $5,490,880 for community projects.

HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	3,014,372.26	2,015,330.48	3,150,000.00	8,179,702.74	8,100,000.00	Annually, there is approximately $3.0 million of program income that becomes available in addition to the $3 million received in annual allocation. The total amount of expected resources is less than appears available in IDIS. The difference is projects which have received reservations of funds which have not yet been committed. SDHDA uses program income receipted in the prior calendar year to fund projects for the current year. SDHDA is also deobligating roughly $835,062 in 2021 PA and 2022 PA and AD to use in development projects.
ESG	public - federal	Conversion and rehab for transitional	634,071.00	0.00	0.00	634,071.00	1,920,000.00	SDHDA anticipates receiving approximately $640,000 annually for

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
		housing Financial Assistance Overnight shelter Rapid re-housing (rental assistance) Rental Assistance Services Transitional housing						the ESG program. With expanded eligible activities and sub-recipients the full allocation will be utilized.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
HTF	public - federal	Acquisition Admin and Planning Homebuyer assistance Multifamily rental new construction Multifamily rental rehab New construction for ownership	3,001,259.36	0.00	2,657,037.82	5,658,297.18	8,100,000.00	Annually SDHDA anticipates receiving $3 million in Housing Trust Funds to assist with development of rental activities for extremely low-income households. The total amount of expected resources is less than appears available in IDIS. The difference is projects which have received reservations of funds which have not yet been committed. SDHDA has elected to move $876,098 in administrative money to the general fund. This will allow SDHDA to complete additional projects.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan $	Narrative Description
			Annual Allocation: $	Program Income: $	Prior Year Resources: $	Total: $		
LIHTC	public - federal	Multifamily rental new construction Multifamily rental rehab	3,360,000.00	0.00	0.00	3,360,000.00	10,000,000.00	South Dakota Housing Development Authority administers the Internal Revenue Service's Low-Income Housing Tax Credit Program. This program is utilized for multifamily rental development and often times is used in combination of HOME funds.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

CDBG funding will assist in projects such as infrastructure, community buildings, fire halls, and abatement of blighted structures. The match requirement will be on a scoring basis. Each project will submit a budget sheet with their application and will receive a score of low, medium, or high. Any funds that are not CDBG will be considered a match.

Recipients of HOME funds are required to provide 12.5 percent of the match requirement. The match is typically in the form of donated services, land, or materials, reduction of interest rates or lender fees, tax abatements and waiving of city fees. SDHDA provides the remaining 12.5 percent of the match requirement.

ESG recipients are required to provide 100 percent of the match requirement. Forms of match are typically volunteer hours and donation of money, goods, or services.

There is no match requirement with the Housing Trust Fund, however, competitive points are available for applications that demonstrate the ability to leverage financial resources.

Typically, multifamily housing rental developments utilize HOME and Housing Tax Credits. Additionally, developers are utilizing the Housing Trust Fund to further target lower income households.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

At this time we are unaware of any publically owned land or property that may be used to address the identified needs.

Discussion

Annual Goals and Objectives

AP-20 Annual Goals and Objectives – 91.320(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Develop new rental housing units	2013	2017	Affordable Housing		Affordable Housing	HOME: $2,700,000.00 HTF: $2,635,931.00 LIHTC: $2,800,000.00	Rental units constructed: 40 Household Housing Unit
2	Acquisition and Rehabilitation of rental units	2013	2017	Affordable Housing		Affordable Housing	HOME: $1,000,000.00 HTF: $500,000.00 LIHTC: $672,000.00	Rental units rehabilitated: 10 Household Housing Unit
3	Development of special needs housing	2013	2017	Affordable Housing Homeless Non-Homeless Special Needs		Affordable Housing	HOME: $500,000.00 HTF: $600,000.00	Rental units constructed: 8 Household Housing Unit

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Utilize Emergency Solution Grants Program	2013	2017	Homeless			ESG: $640,000.00	Tenant-based rental assistance / Rapid Rehousing: 100 Households Assisted Homeless Person Overnight Shelter: 2975 Persons Assisted Homelessness Prevention: 100 Persons Assisted Other: 25 Other
5	Provide homeownership opportunities	2013	2017	Affordable Housing		Affordable Housing	HOME: $500,000.00	Homeowner Housing Added: 2 Household Housing Unit
6	Homeowner Rehabilitation	2013	2017	Affordable Housing		Affordable Housing	HOME: $1,000,000.00	Homeowner Housing Rehabilitated: 30 Household Housing Unit
7	Security Deposit Assistance	2013	2017	Affordable Housing		Affordable Housing Homelessness	HOME: $300,000.00	Homelessness Prevention: 400 Persons Assisted
8	Homebuyer Assistance	2013	2017	Affordable Housing		Affordable Housing	HOME: $200,000.00	Direct Financial Assistance to Homebuyers: 5 Households Assisted
9	Community Development	2018	2022	Non-Housing Community Development		Non-housing Community Development	CDBG: $10,377,960.29	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 1500 Households Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
10	Economic Development	2018	2022	Non-Housing Community Development		Non-housing Community Development	CDBG: $500,000.00	Jobs created/retained: 1 Jobs Businesses assisted: 1 Businesses Assisted
11	Workforce Training	2013	2017	Non-Housing Community Development Economic Development/Workforce Training		Non-housing Community Development	CDBG: $400,000.00	Other: 50 Other

Table 6 – Goals Summary

Goal Descriptions

1	**Goal Name**	Develop new rental housing units
	Goal Description	Development of new rental housing units - utilize approximately $3.7 million annually of HOME Program funds and $2.6 million annually in Housing Trust Fund to create 60 new units. Over the five year period there would be a total of 300 new HOME and HTF rental housing units. HTF will provide additional units for extremely low-income (30% AMI) households. This goal includes both the Multifamily New Construction and Tribal New Construction projects. When combined with LIHTC it is anticipated HOME, HTF, and HTC will generate new construction of approximately 150 rental units.

2	**Goal Name**	Acquisition and Rehabilitation of rental units
	Goal Description	Utilize HOME and Housing Trust fund for the acquisition and rehabilitation or just the rehabilitation of rental housing units. Approximately $1.5 million annually will be utilized to rehabilitate 10 HOME and/or HTF rental units. When combined with Low-Income Housing Tax Credits, it's estimated approximately 10 units could be rehabilitated.
3	**Goal Name**	Development of special needs housing
	Goal Description	The goal is to utilize HOME and Housing Trust Funds annually to newly construct or rehabilitate 8 rental units for homeless/special needs housing. The addition of Housing Trust Fund will make this goal more feasible by targeting extremely low-income households. Many tenants of special needs housing are extremely low-income often making it difficult to develop financially feasible housing developments. Availability of Housing Trust Fund as a forgivable loan will assist in financial feasibility. Annually, 20 percent ($600,000) of HTF will be set-aside for development of service enriched housing.
4	**Goal Name**	Utilize Emergency Solution Grants Program
	Goal Description	Utilizing ESG funds to assist homeless or those at risk of becoming homeless by providing overnight shelter, homelessness prevention or rapid rehousing. Approximately $640,000 annually of ESG funds will be utilized to provide these services.
5	**Goal Name**	Provide homeownership opportunities
	Goal Description	Provide homeownership opportunities to 2 households annually through the use of HOME funds with new construction or renovation and resale of existing single family homes. By regulation, the Housing Trust Fund program can assist with homeownership opportunities. Due to limitation of serving extremely low-income households, South Dakota has made the determination to not allocate HTF for homeownership activities.
6	**Goal Name**	Homeowner Rehabilitation
	Goal Description	Provide funding opportunities to assist 30 homeowners annually with rehabilitation activities with HOME funds. Additional resources that do exist in the state are USDA Rural Development, and SDHDA's CHIP program.

7	**Goal Name**	Security Deposit Assistance
	Goal Description	Annually up to $300,000 of HOME funds will be utilized to assist approximately 400 individuals and families with security deposit assistance keeping them from homelessness.
8	**Goal Name**	Homebuyer Assistance
	Goal Description	Annually up to $200,000 of HOME funds is set-aside to assist homebuyers with gap financing assistance with the purchase of a single family home. It is anticipated that 5 households will be assisted.
9	**Goal Name**	Community Development
	Goal Description	GOED will award grants to eligible activities that will improve community development and enhance the lives of those residents living there. Community development improvements will primarily be awarded for infrastructure such as water, wastewater, and storm sewer systems. Included with these types of projects would be the restoration of streets, sidewalks, and gutters that would have been removed or damaged during the replacement of any below-grade infrastructure. Other community development activities will consist of neighborhood facilities, youth centers, senior centers, broadband expansion, and places that provide community safety measures such as fire halls and abuse shelters. Any eligible activity meeting community development needs will be considered. Determining goals for community development projects is difficult not knowing when a community will decide to upgrade old existing infrastructure or needing to upgrade or construct new community facilities. The State of South Dakota anticipates 5-6 applicants being awarded funding each year for community development projects. Number of persons to benefit will depend greatly on the size of the communities applying.
10	**Goal Name**	Economic Development
	Goal Description	GOED will fund a special project account with $500,000 from the annual HUD allocation each year. The goal will be job creation when granting funds from this account. The number of jobs created will determine the amount of the award. For every $25,000 of grant funding, 1 permanent job must be created.
11	**Goal Name**	Workforce Training
	Goal Description	The CDBG Program could allow up to a maximum of 15% of yearly allocation to be utilized to train low-to-moderate individuals annually. Demand for this activity has decreased with other programs offering workforce training in SD. We are setting aside $400,000 to train up to 50 individuals each year.

AP-25 Allocation Priorities – 91.320(d)

Introduction:

The chart below reflects percentages of funding that are likely to occur based on the different eligible activities and goals. It is important to remember that not all of the priorities actually have the funds set-aside for this activity. While it is listed as a priority there may not necessarily be funds or sufficient competitive points to ensure this percentages will be met. Not accounted for below is SDHDA's 2025 Admin Activity as there is no category for that.

Funding Allocation Priorities

	Develop new rental housing units (%)	Acquisition and Rehabilitation of rental units (%)	Development of special needs housing (%)	Utilize Emergency Solution Grants Program (%)	Provide homeownership opportunities (%)	Homeowner Rehabilitation (%)	Security Deposit Assistance (%)	Homebuyer Assistance (%)	Community Development (%)	Economic Development (%)	Workforc Training (%)
CDBG	0	0	0	0	0	0	0	0	92	4	
HOME	48	13	12	0	7	13	4	3	0	0	
ESG	0	0	0	100	0	0	0	0	0	0	
HTF	76	11	13	0	0	0	0	0	0	0	
LIHTC	0	0	0	0	0	0	0	0	0	0	

Table 7 – Funding Allocation Priorities

Reason for Allocation Priorities

The allocation priorities are a combination of past experience and goals to be accomplished. The housing needs in South Dakota vary by community and SDHDA's resources are utilized in a variety of ways thus the reason for having multiple allocation priorities. There is a need for additional rental units, homeownership activities, homeowner rehabilitation and security deposit assistance. A few activities have funds set-aside to assist in the administration of the program.

A set-aside of the Housing Trust Fund program is for special needs housing. Since the HTF program requires designation of housing units for

extremely low-income households, this correlates well with individuals living on fixed incomes such as disability. This funding source will assist in development of housing units for special needs and homeless populations. Providing housing opportunities for extremely low-income households is a high priority due to the long Section 8 voucher waiting lists and the number of families experiencing homelessness and over-crowded housing conditions.

How will the proposed distribution of funds will address the priority needs and specific objectives described in the Consolidated Plan?

Funds are necessary to achieve any priority or goal, however, the developers and applicants are the ones submitting the applications for funding and dictating which projects they would like to do and where they are located. Based on past experience of competition for funding, feasibility of projects, geographic locations, etc. SDHDA anticipates the funding is appropriate to achieve the goals established. Application scoring criteria as well as set-aside of funds are utilized to entice developers to assist in meeting priority needs and specific objectives.

AP-30 Methods of Distribution – 91.320(d)&(k)

Introduction:

HOME, Housing Trust Fund, ESG and CDBG funding is open to all eligible applicants through application processes. The HOME Program Allocation Plan, the Housing Trust Fund Allocation Plan, the ESG Plan, and the Consolidated Plan outline the application process for the respective programs. For ease of applicants, a combined application form and application cycle have been created for the utilization of HOME, HTF, and HTC.

Distribution Methods

Table 8 - Distribution Methods by State Program

1	**State Program Name:**	South Dakota - CDBG
	Funding Sources:	CDBG

	Describe the state program addressed by the Method of Distribution.	CDBG Program funds are provided through Title I of the Housing and Community Development Act of 1974 as amended. The State of South Dakota will be receiving $5,643,956.00 in 2025. A minimum of 70 percent of the State's allocation will be used to fund projects that primarily benefit low- and moderate-income persons. The CDBG program will provide grants to units of general local governments in non-entitlement areas with applicants being selected for funding based on the greatest need and most adequately addressing the locally determined needs of low- and moderate-income persons, consistent with one or more of the following purposes: 1. Promote more rational land use; 2. Provide increased economic opportunities for low and moderate-income persons; 3. Correct deficiencies in public facilities that affect the public health, safety, or welfare, especially of low and moderate-income persons. CDBG funds will be distributed into the Community Projects Account with three set-asides. Of the 2025 CDBG allocation, the State will have one set aside of five hundred thousand dollars ($500,000) for Economic Development projects, one set aside for Workforce Training projects of four hundred thousand dollars ($400,000), and one set aside of one million five hundred thousand dollars ($1,500,000) for Urgent Need projects, and the remainder of the annual allocation available for distribution through the Community Projects Account. The State will withhold one hundred ninety thousand dollars ($190,000) for program administration by the State and technical assistance provided to local governments through the State's six Planning Districts. CDBG program funds must be obligated to projects within 15 months of the State receiving the funds from HUD. We intend to stimulate applicants through a series of funding cycle deadlines: April 1 and October 1. Grant Amendments requesting additional funding will be considered at any time. Decisions will be based on the information provided by the grantee justifying the need and impact of the additional funding. Additional requests for funding will need Governor approval with a new grant agreement being signed to supersede the original grant award.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	Eligible applicants are counties and incorporated municipalities, excluding entitlements of Sioux Falls, Rapid City, and Tribal Governments. Projects must meet one of three national objectives and be an eligible activity as described in section 105(a) of the Act. National objectives are to eliminate slums and blight, benefit people of predominately low and moderate income, or an urgent need or imminent threat to public health or safety. In addition, the following criteria must be met: 1. Planning Districts must prepare the application and administer the grant through close out. 2. There is no limit to the number of 2025 grants eligible applicants may receive for themselves or on behalf of an ineligible applicant i.e. development corporation, rural water system, sanitary district, etc. 3. CDBG grants awarded before the Year 2019 must be closed out before submitting a new application. A grantee that has an open grant awarded before 2019 and is open because of circumstances beyond their control may request a waiver submitted to GOED with the 2025 application. 4. A public hearing must have been conducted before an application may be submitted. 5. Application shall include data on the racial, ethnic, and gender characteristics of project beneficiaries. 6. The Environmental Review process must be near completion or completed at the time of application except for an Urgent Needs application. 7. Eligible projects and activities are defined in Section 105(a) of the Act. Questions should be addressed to CDBG staff within the Governor's Office of Economic Development or by contacting their Planning District Office.

	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	Potential applicants can gather additional information by contacting their Planning District Office, or by visiting GOED's website at https://sdgoed.com/partners/financing-incentives/community-development-block-grants/.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	Not applicable
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	

	Describe how resources will be allocated among funding categories.	CDBG funds will be distributed into the Community Projects Account with three set-asides: • Economic Development: $500,000 (five hundred thousand dollars) • Workforce Training: $400,000 (four hundred thousand dollars) • Urgent Needs: $1,500,000 (one million five hundred thousand dollars) The State will withhold one hundred ninety thousand dollars ($190,000) for program administration and technical assistance provided by the State to local governments through the State's six Planning Districts. The remainder of the annual allocation will be distributed through the Community Projects Account. Unused funds from set-aside project accounts will be automatically rolled into the Community Projects Account during the October 1 funding round. At the discretion of the Commissioner of GOED, funds may be moved around within each program account. Any amount remaining in the Community Project Account will be rolled forward into the next Program Year Community Projects Account and obligated in the first round of funding to maintain timely distribution.

	Describe threshold factors and grant size limits.	**Size of Grants.** 1. Maximum Allowable Grant. There is a maximum of $2,000,000 per regular grant application for project costs plus an additional $20,000 of funding for project administration for a total maximum award of $2,020,000. 2. Individual grant amounts. Individual grants will be awarded only in amounts commensurate with the requirements of the proposed project. 3. Available funding. Each funding cycle will award approximately half of the annual funds available through the account. The Commissioner of the Governor's Office of Economic Development (GOED) has the discretion to increase or decrease the amount on any given funding cycle. There is no limit to the number of grants from the 2025 program funds that an eligible applicant may receive for themselves or on behalf of an ineligible applicant such as an area development corporation, rural water system, sanitary district, or other legally organized entity. All eligible applications not funded may reapply during the next funding round. Previous CDBG Program grants awarded prior to Year 2020 must be closed out.
	What are the outcome measures expected as a result of the method of distribution?	Outcomes will be based on the number of projects completed, allocation of training dollars, and number of individuals assisted with training dollars.

2	**State Program Name:**	South Dakota - ESG Program
	Funding Sources:	ESG
	Describe the state program addressed by the Method of Distribution.	2025 - The Emergency Solutions Grants Program (ESG), formerly known as the Emergency Shelter Grants Program is a federal block grant authorized by subtitle B of the McKinney Vento Homeless Assistance Act and administered by the U.S. Department of Housing and Urban Development (HUD). The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH) revised the Emergency Shelter Grants Program and renamed it the Emergency Solutions Grants Program. As a result of the HEARTH Act, the new ESG expands the eligible activities for emergency shelter and homelessness prevention activities to include short- and medium-term rental assistance and services to stabilize and rapidly re-house individuals and households who are homeless or at risk of becoming homeless. One of the main changes to the ESG program is an increased focus on homelessness prevention services and rapid re-housing activities as evidenced with the emphasis on homelessness prevention and the addition of a new rapid re-housing activity. Emergency Solutions Grants will be utilized to provide services to the homeless and those at risk of becoming homeless in the following eligible activities. It is important for applicants to remember that ESG funds are to be used for direct assistance, only when there is no other assistance available for the individual or household. Applicants should refer to 24 CFR Part 576.100 – 576.109 for further clarification on the following eligible activities: 1) Street Outreach 2) Emergency Shelter 3) Homelessness Prevention 4) Rapid Re-housing Assistance 5) Homeless Management Information System; and 6) Administrative.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	2025 - Applicants must be non-profits or units of local government. Applicants must be in compliance with ESG guidelines 24 CFR Part 576 and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws. Applicants must have written standards for providing ESG assistance that will be consistently applied throughout the program. Applicants must have established standard accounting practices including internal controls and fiscal accounting procedures which may include cost allocation plans; and be able to track agency and program budgets by revenue sources and expenses. Applicants must also have available cash flow to effectively operate their programs since ESG funding is a reimbursement program. Applicants with outstanding monitoring or audit findings issued by the Internal Revenue Service, HUD, or SDHDA are not eligible ESG applicants and will not be eligible to receive an allocation of ESG funding. Applicants are encouraged to contact SDHDA to ensure no unresolved monitoring findings exist or to work to resolve any outstanding items. Eligible applicants must be able to demonstrate prior experience serving individuals and households at-risk of or experiencing homelessness. Also, applicants must have staff with demonstrated expertise in case management skills. Applicants will be required to collect and enter data into the Homeless Management Information System (HMIS) for all persons served with ESG funds. A separate database module has been created for domestic violence agencies to collect and enter data. Applicants must be members of the South Dakota Housing for the Homeless Consortium. Homelessness can only be addressed and resolved with all agencies working together. Applications which show a concerted effort to coordinate services with other agencies and other funding sources to best serve the Individuals and households will be given priority. Applicants meeting the above eligibility requirements and documenting a concerted effort to coordinate services with other agencies and other funding sources to best serve the individuals and households will be given priority for funding. Due to the demand for the funds, ESG grants will be awarded based upon the following: 1. Need for the funding to provide the corresponding

		services and assistance 2. Plan for distribution of the funds in an effective and efficient manner 3. Collaboration efforts with other agencies, and 4. Performance measurements. A committee of state employees, who work with or have knowledge of homeless programs, will review the applications along with SDHDA staff. The Selection Committee consists of state employees from the Department of Social Services and Public Safety – Victim Services Program as well as at least one member of the Policy and Advisory Committee of the SD Housing for the Homeless Consortium (SDHHC) and South Dakota Housing staff.
	If only summary criteria were described, how can potential applicants access application manuals or other **state publications describing the application criteria? (CDBG only)**	2025 - The ESG Allocation Plan further defines the application process and eligibility. The ESG Allocation Plan can be found on SDHDA's website - www.sdhda.org or applicants can contact SDHDA at 605-773-3181 for additional information.
	Describe the process for awarding funds to state recipients and how the state will make its allocation available **to units of general local government, and non-profit organizations, including community and faith-based** **organizations. (ESG only)**	2025 - Applicants must be non-profits or units of local government. Applicants must be in compliance with ESG guidelines 24 CFR Part 576 and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws. The availability of ESG Funds is presented to the general public through a press release, notice on SDHDA's website and email to all interested parties. SDHDA directly administers the ESG funds with sub-recipients directly providing the services.

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
	Describe how resources will be allocated among funding categories.	2025 - The Interim ESG Rule shifted the focus from emergency shelter to assisting people to quickly regain stability in permanent housing along with increasing communities' capacity to engage in strategic planning and program oversight. Increase in planning and oversight can be accomplished by additional funding allowed for administrative activities. Administrative Activities – The Interim Rule increases the expenditure limit for administrative activities from 5 percent to 7.5 percent. SDHDA will make available to sub-recipients up to 2.5 percent of the ESG funds utilized. Street Outreach and Emergency Shelter Activities - The total amount of ESG funds that may be used for street outreach and emergency shelter activities (also referred to as homeless assistance) cannot exceed the greater of: 1. 60% of the recipient's fiscal year grant; or 2. The amount of FY 2023 grant funds committed for homeless assistance activities. In FY 2023, $338,809 of the ESG funds were committed for homeless assistance. For FY 2022, the ESG allocation was $642,900, of which no more than $338,809(60%was allocated for street outreach and emergency shelter activities.

	Describe threshold factors and grant size limits.	2025 - Applicants are limited to a maximum grant amount of $80,000. Applicants may receive less ESG funds than requested based on the Selection Criteria outlined in the ESG Plan. In addition, SDHDA must ensure federal program requirements are being met.
	What are the outcome measures expected as a result of the method of distribution?	2025 - Outcome measurements will consist of the number of shelters receiving assistance, geographic distribution of services, and the number of individuals being served. The majority of the ESG funds in South Dakota are allocated to domestic violence shelters. Aggregate outcome information is provided to us from the VSP's out of the domestic violence database.
3	**State Program Name:**	South Dakota - HOME Program
	Funding Sources:	HOME

	Describe the state program addressed by the Method of Distribution.	2025 - SDHDA is the agency responsible for the administration of the HOME funds throughout the State of South Dakota, with the exception of Sioux Falls, which receives its own allocation of HOME funds, and the Indian reservations, which receive funds under the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA). Even though Sioux Falls receives their own allocation of HOME funds and Indian reservations receive NAHASDA funds, these areas are eligible to receive HOME funds from SDHDA. Funding limitations may be imposed in these areas if available HOME funds warrant such a change. SDHDA will receive approximately $3,000,000 in HOME Funds for 2025. HOME Funds and HOME program income will be utilized for the following activities: 1. To further the single-family affordable housing goal, funds will be used for new construction, rehabilitation, and site development of owner-occupied properties and lease/purchase properties. HOME funds will also be available for homebuyer assistance and development subsidies. HOME funds are also set aside for particular homebuyer activities. 2. To further the goal of preservation of affordable rental housing, funds will be used for rehabilitation, conversion, and acquisition with rehabilitation of rental properties. Funds will be also used for new construction of rental housing where there is an identified need. 3. HOME funds will also continue to be provided as a financial resource to provide security deposit assistance for qualified households.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	2025 - Funds will be awarded annually (applications due last working day of August, awards within 75 days) to eligible applicants who rank the highest on the selection criteria set out within the HOME Program Allocation Plan. If funds remain upon completion of the application cycle, SDHDA may hold another application cycle. Applications requesting HOME funds from the established set-asides may apply for funding anytime during the year, with the exception of the Difficult to Develop set aside. Selection Criteria consists of the following - • Local Housing Need • Deep Income Targeting - serving lower income households • Extended Use Commitment - serving longer than standard affordability period • Construction Type - rehabilitation vs. new construction • Housing developed as part of a Concerted Community Revitalization Plan • Mixed Income use developments • Evidence of Financial support • Applicant Characteristics • Home Ownership • Service Enriched Housing • Percentage of Soft Costs Used for Project Costs • Project Location • Developments serving individuals with children • Public Housing Notification of available units • Completeness of Plans and Specifications • Evidence of site control

		• Evidence of financing commitments (construction and permanent) • Evidence of equity commitment for HTC developments • Availability of utilities • Proper Zoning • Platted properties • Project Characteristics Additional information regarding these point categories and other selection criteria can be found in the Home Program Allocation Plan.
	If only summary criteria were described, how can potential applicants access application manuals or other **state publications describing the application criteria? (CDBG only)**	N/A

	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A
	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	

	Describe how resources will be allocated among funding categories.	2025 -HOME funds will be distributed geographically throughout South Dakota taking into consideration the priorities outlined in the Consolidated Plan and the following percentage set-asides: Community Housing Development Organization (CHDO) - 15% of the annual allocation (approximately $450,000 annually) per federal requirement. Once the set-aside has been committed, CHDO applications will be referred to the General Pool for potential funding. Homeowner Rehab - $1,000,000 is set aside for Community Action Program (CAP) agencies and nonprofit agencies for the rehabilitation of single-family owner-occupied properties. The agencies are eligible for an administrative fee (up to 7%) based on program expenses. Maximum grant amount of $200,000 per subrecipient per year. Homebuyer Assistance - $200,000 is set aside for financing to qualified households who are unable to obtain the total financing necessary for the purchase of a single-family home. The maximum gap loan is $25,000 or 30 percent of the total acquisition costs less all granted and donated items, whichever is less. Security Deposit Assistance - $300,000 is set aside for qualified Public Housing Authorities (PHAs) and nonprofit entities to provide security deposits to qualified households. Administoring agencies are eligible to receive up to 10% administrative fee for incurred expenses. Difficult to Develop - $1,000,000 is set aside as grant financing for developments that are financially difficult to develop and cash flow due to characteristics such as serving special needs populations, providing services, location, or number of housing units. Homeownership Development - $500,000 is set aside for interim construction financing of single-family homes. Up to $20,000 may be used as a development subsidy per home when costs exceed the appraised value. Homeowner and permanent financing must be identified at the time of application. Rural Housing Development - $1,000,000 is set aside for the development of housing in rural communities (population of 5,000 or less) allowing applicants to apply anytime from January 1st through August 31st.

	Describe threshold factors and grant size limits.	2025 - No more than 20 percent of the General Pool will be allocated to any one project; no more than a cumulative of 25 percent to any one developer/sponsor/owner and no more than 50 percent of the available General Pool will be allocated to any one community. If, after the initial application cycle, funds remain in the General Pool, an application from a developer/sponsor/owner or for any community that was awarded maximum funds under the initial application cycle may be eligible for additional HOME funds. The minimum amount of HOME funds invested in a project involving rental housing or homeownership is $1,000 per each HOME-assisted unit in the project. SDHDA will not process any application that SDHDA determines is not: • Consistent with the purposes and goals of the HOME Allocation Plan; • Proposing an eligible activity; or • Financially feasible. The amount of HOME funds that may be invested in an affordable housing project is regulated under 24 CFR Part 92.250. HOME funds may not exceed the per unit dollar limits established by HUD under the 221(d)(3) Subsidy Limits. For those projects that combine HOME and other governmental subsides, SDHDA will perform a subsidy layering review in accordance with the SDHDA HOME Subsidy Layering Policy, which incorporates the cost allocation requirements stated in HUD CPD Notice 915-11, dated December 22, 2015. A copy of this policy and notice is available from SDHDA upon request.

	What are the outcome measures expected as a result of the method of distribution?	2025 - Outcome measures are the number of additional housing units geographically distributed for different income levels, types of housing units, and special needs housing.
4	**State Program Name:**	South Dakota - Housing Trust Fund
	Funding Sources:	HTF
	Describe the state program addressed by the Method of Distribution.	2025 - The Housing Trust Fund was enacted per the Housing and Economic Recovery Act of 2008. South Dakota Housing Development Authority administers the HTF program and in 2025, $3 million will be available for allocation. Up to 10% of the funds will be retained by SDHDA for payment of program administration. The remaining 90% or $2.7 million will be designated for permanent housing serving households at or below 30% AMI. The HTF program does have two set-asides established for particular distribution. $600,000 is set aside for developments located on Indian Reservations and $600,000 is set aside for the development of special needs housing.

	Describe all of the criteria that will be used to select applications and the relative importance of these criteria.	2025 - The Housing Trust Fund Allocation Plan outlines the priorities and competitive scoring that will be utilized to select HTF applicants for funding. Point categories include the following: demonstration of housing needs, extending the affordability period beyond 30 years, the type of construction project proposed, projects that contribute to a concerted community revitalization plan, projects that incorporate mixed income use, demonstration of applicant/owner's capacity for development, ownership, and management of the housing units, projects providing services for the tenants, projects located near services and projects that demonstrate their readiness to proceed with the proposed development. The point categories are closely aligned with the HOME and Housing Tax Credit programs. More clarification of these items can be found in the HTF allocation plan.
	If only summary criteria were described, how can potential applicants access application manuals or other state publications describing the application criteria? (CDBG only)	N/A
	Describe the process for awarding funds to state recipients and how the state will make its allocation available to units of general local government, and non-profit organizations, including community and faith-based organizations. (ESG only)	N/A

	Identify the method of selecting project sponsors (including providing full access to grassroots faith-based and other community-based organizations). (HOPWA only)	
	Describe how resources will be allocated among funding categories.	2025 - The Housing Trust Fund program has two set-asides. $600,000 is set aside for applicants developing housing on Indian Reservations and $600,000 is set aside for applicants developing housing for special needs populations and providing on-site services. All applicants will apply for HTF funding during the August 31st application cycle. If no applications are received for the set-asides during the application round, the HTF will be allocated to applications received under the general funding.
	Describe threshold factors and grant size limits.	2025 - Threshold requirements are outlined within the HTF allocation plan. During the August application cycle, no more than 25 percent may be awarded to any one developer/sponsor/owner, and no more than 20 percent to any one project. If funds remain in the General Pool after the August application cycle, funds exceeding the foregoing limitations may be allocated to any project (i) that was allocated funds in the August application cycle and (ii) whose allocation was limited due to the foregoing limitations. All applications must be complete, meet eligibility requirements, and score a minimum of 400 points to be considered for funding. In addition, the amount of HTF funding per unit is outlined per Exhibit 6 - HTF Subsidy Limits. The limits were created based on varying construction costs per county across the state and classified into three zones. Annually the zones and subsidy amounts are reviewed and modified as necessary.

	What are the outcome measures expected as a result of the method of distribution?	2025 - Outcome measurements will be recorded based on the number of housing units designated to extremely low-income households, the differential of unit size, geographic distribution, and the number of units designated as special needs or serving targeted populations.

Discussion:

GOED and SDHDA provide allocation plans and applications for applicants to utilize when applying for CDBG, HOME, HTF, and ESG funding. The allocation plans outline the threshold factors, funding size limits, time frames, application processes, etc. The funding is competitive and not all applications will be awarded funding. In addition, past experience and success with these programs will be used to help evaluate future funding applications. All program information can be found on SDHDA's website - www.sdhousing.org and GOED's website sdgoed.com.

AP-35 Projects – (Optional)

Introduction:

2025 - Funding for CDBG, HOME, HTF, and ESG projects will not be determined until after applications are received and evaluated, which typically does not occur until after the funding contracts are awarded by HUD. CDBG applications are due April 1 and October 1. ESG applications are due at the end of May and HOME and HTF applications are due at the end of August.

Due to SDHDA's method of distribution for the HOME and Housing Trust Fund Programs, exact information on funding amounts for the variety of eligible activities isn't currently available. Projects listed in the AP-35 are generalized project categories for which funds will likely be reserved based on prior years. Several of the activities listed under the HOME Program are annual set-asides which are awarded on a first-come, first-served basis to eligible applicants.

#	Project Name
1	2025 Multifamily New Construction
2	2025 Security Deposit Assistance Program
3	2025 Homeowner Rehabilitation
4	2025 ESG
5	2025 Special Needs New Construction
6	2025 Tribal New Construction
7	2025 Rental Rehabilitation
8	2025 Homeownership Development
9	2025 ADMIN ACTIVITIES
10	2025 Community Projects Account
11	2025 Rural Housing Development

Table 9 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

2025 - The HOME program is a versatile program that is used to address many housing priorities across the state. Each community has varying housing needs so SDHDA tries to retain flexibility in the HOME program so it can address the corresponding needs. Currently, the HOME program allocation plan has set-asides or priority points for the following types of housing development: development of housing in rural areas of the state, development of special needs/service-enriched housing, homeowner rehabilitation, single-family homeownership development, and homebuyer assistance as well as security

deposit assistance.

The Housing Trust Fund currently has two set-asides to address housing development on Indian Reservations and the development of special needs/service-enriched housing.

The HOME and HTF programs are competitive funding programs and typically developments serving vulnerable populations or located in rural communities of the state do not seem to compete as well. By creating a set-aside of funding, these types of developments can receive more technical assistance and be less competitive, allowing SDHDA staff to work with the applicants in creating successful developments. In addition to the additional technical assistance applicants may receive from SDHDA staff, SDHDA looks for opportunities to help organizations build capacity. Annually SDHDA tries to host developer workshops that highlight the different aspects of developing affordable housing. The workshops are sometimes provided by SDHDA staff and at other times are conducted by third-party agencies.

AP-38 Project Summary

Project Summary Information

1	**Project Name**	2025 Multifamily New Construction
	Target Area	
	Goals Supported	Develop new rental housing units
	Needs Addressed	Affordable Housing
	Funding	HOME: $2,878,265.51 HTF: $3,658,168.24 LIHTC: $2,800,000.00
	Description	SDHDA will reserve approximately $2.1 million in HOME funds and $2.3 million in HTF funds for multifamily new construction rental projects.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA's goal is to develop 40 new HOME and HTF units for families and individuals.
	Location Description	SDHDA's new construction projects are awarded through a competitive application cycle. It's SDHDA's goal to have geographic distribution throughout the state with it's projects, however the distribution throughout the state is limited to the amount and locations of the applications received.
	Planned Activities	No activities have been awarded at this time. When the competitive application cycle is complete, SDHDA will have specific activities to allocate to.
2	**Project Name**	2025 Security Deposit Assistance Program
	Target Area	

	Goals Supported	Security Deposit Assistance
	Needs Addressed	
	Funding	HOME: $300,000.00
	Description	SDHDA sets aside $300,000 in HOME funds for TBRA in the form of security deposit assistance. Nonprofit entities and community action partnerships are eligible to apply for up to $25,000 for security deposit.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA's goal for households assisted with security deposit assistance is 400 households.
	Location Description	SDHDA's goal is to provide as much coverage as possible with the various agencies who administer security deposit assistance programs (SDAP). In 2025 eleven different agencies received SDAP awards providing coverage over a large portion of the state.
	Planned Activities	SDAP funds are awarded on a first-come, first-served basis to eligible applicants. Applicants are notified of the availability of funds when SDHDA receives its HOME grant from HUD.
3	**Project Name**	2025 Homeowner Rehabilitation
	Target Area	
	Goals Supported	Homeowner Rehabilitation
	Needs Addressed	
	Funding	HOME: $1,000,000.00
	Description	Annually SDHDA sets aside $1,000,000 in HOME funds for nonprofits and CAP agencies who administer owner-occupied home repair programs. Applicants are limited to $200,000 annually, and households may not exceed the HUD subsidy limit.
	Target Date	12/31/2026

	Estimate the number and type of families that will benefit from the proposed activities	SDHDA's goal for homeowner housing units rehabbed is 30 units per year.
	Location Description	Applicants for homeowner rehabilitation can be non-profit organizations and CAP agencies statewide.
	Planned Activities	SDHDA strives to provide as much statewide coverage as possible with all of its programs. Ultimately it depends on who applies for funding and has the capacity to run a program. In 2025, five different agencies received funding for HOME homeowner rehab.
4	**Project Name**	2025 ESG
	Target Area	
	Goals Supported	Homebuyer Assistance
	Needs Addressed	Affordable Housing
	Funding	HOME: $200,000.00
	Description	
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA's annual goal for HOME homebuyer assistance is 5 families/individuals assisted.
	Location Description	SDHDA's Homebuyer Assistance set-aside is available statewide and awarded on a first-come, first-served basis to qualified applicants.
	Planned Activities	The Homebuyer Assistance set-aside is available on a first-come, first-served basis to qualified applicants.
5	**Project Name**	2025 Special Needs New Construction
	Target Area	

	Goals Supported	Development of special needs housing
	Needs Addressed	Affordable Housing
	Funding	HOME: $500,000.00 HTF: $600,000.00
	Description	Annually SDHDA sets aside $600,000 in HTF funds for applicants developing projects for special need populations and anticipates approximately $500,000 of HOME funds awarded to projects which provide Service Enriched Housing.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA's goal is 8 special needs units per year.
	Location Description	The Special Needs set-aside is available statewide. Specific project locations are not determined until the competetive application cycle is completed and awards are reserved.
	Planned Activities	Applications for Special Needs housing are accepted during the competitive application cycle with applications due the last working day of August. Planned activities will be limited to the special needs applications SDHDA receives.
6	**Project Name**	2025 Tribal New Construction
	Target Area	
	Goals Supported	Develop new rental housing units
	Needs Addressed	Affordable Housing
	Funding	HOME: $500,000.00 HTF: $600,000.00
	Description	Annually SDHDA will set-aside $600,000 of HTF funds for applicants developing housing on Indian Reservations and anticipates approximately $500,000 of HOME funds awarded to tribal projects.

	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA would hope to devleop at least 6 HTF units on Indian Reservations from the $600,000 set-aside.
	Location Description	Applicants for this set-aside must apply for development of housing on one of South Dakota's Indian Reservation.
	Planned Activities	Applications for the Tribal set-aside are accepted during the competitive application cycle with applications due the last day of August.
7	**Project Name**	2025 Rental Rehabilitation
	Target Area	
	Goals Supported	Acquisition and Rehabilitation of rental units
	Needs Addressed	Affordable Housing
	Funding	HOME: $1,000,000.00 HTF: $500,000.00
	Description	SDHDA expects around $1,000,000 in HOME funds and $500,000 in HTF funds to be awarded to projects for the rehabilitation of rental properties.
	Target Date	12/31/2027
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA's annual goal is 10 rental units rehabilitated.
	Location Description	Specific project locations aren't available until SDHDA has its competitive application cycle. Ultimately the lcoations are determined by the location and competitiveness of applications received.

	Planned Activities	No specific activities are planned at this time. If applications for rental rehabilitation receive funds during the competitive application cycle and receive funding, the specific activities will be available at that time.
8	**Project Name**	2025 Homeownership Development
	Target Area	
	Goals Supported	Provide homeownership opportunities
	Needs Addressed	
	Funding	HOME: $500,000.00
	Description	Annually SDHDA sets aside $500,000 in HOME funds for Homeownership Development that can be utilized to assist in the development of single-family homeownership opportunities. The HOME funds can be utilized as construction financing and development subsidies.
	Target Date	12/31/2026
	Estimate the number and type of families that will benefit from the proposed activities	SDHDA expects to assist up to 2 homebuyers during the year from the Homeownership Development set-aside.
	Location Description	Funding for the Homeownership Development set-aside is available statewide
	Planned Activities	Applications are accepted on a first-come, first-served basis. The homeowner, location, and home design must be identified at the time of application.
9	**Project Name**	2025 ADMIN ACTIVITIES
	Target Area	
	Goals Supported	Homeowner Rehabilitation Security Deposit Assistance
	Needs Addressed	

	Funding	HOME: $301,437.23 HTF: $300,125.94
	Description	
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	The majority of the administrative funds will be utilized by SDHDA for eligible admin costs.
10	**Project Name**	2025 Community Projects Account
	Target Area	
	Goals Supported	Community Development Economic Development Workforce Training
	Needs Addressed	Non-housing Community Development
	Funding	CDBG: $5,600,000.00
	Description	Community Projects Account for CDBG projects.
	Target Date	12/31/2025
	Estimate the number and type of families that will benefit from the proposed activities	The goal is to benefit mainly low- to moderate- income persons.
	Location Description	N/A
	Planned Activities	N/A

11	**Project Name**	2025 Rural Housing Development
	Target Area	
	Goals Supported	Develop new rental housing units Acquisition and Rehabilitation of rental units Provide homeownership opportunities
	Needs Addressed	Affordable Housing
	Funding	HOME: $1,000,000.00
	Description	Annually SDHDA sets aside $1,000,000 of HOME funds for development of housing in communities with a population of 5,000 or less.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	The Rural Housing Development set aside was new in 2018 and only one application has been received to date providing homeownership opportunities for five households. It's hard to estimate the impact based on its history but marketing and outreach for the program is being ramped up in an effort to utilize the funds
	Location Description	Applications for this funding are limited to housing development in communities with populations of 5,000 or less. The funding is available statewide as long as the population requirement is met.
	Planned Activities	Applications are accepted on a first-come, first-served basis in an open application cycle ending each year on May 31.

AP-40 Section 108 Loan Guarantee – 91.320(k)(1)(ii)

Will the state help non-entitlement units of general local government to apply for Section 108 loan funds?

No

Available Grant Amounts

Not applicable

Acceptance process of applications

Not applicable

AP-45 Community Revitalization Strategies – 91.320(k)(1)(ii)

Will the state allow units of general local government to carry out community revitalization strategies?

No

State's Process and Criteria for approving local government revitalization strategies

Not applicable.

AP-50 Geographic Distribution – 91.320(f)

Description of the geographic areas of the state (including areas of low-income and minority concentration) where assistance will be directed

2025 - South Dakota administers the HOME, Housing Trust Fund, and ESG programs statewide. The CDBG program is administered in the CDBG service area. No Geographic Priorities are being established at this time, except for funding set-asides for Indian Reservations under HTF and rural communities set-aside under the HOME program. Funding under the programs is competitive and many factors are taken into consideration when awarding funds, such as demonstrated need, capacity of developer, financial feasibility of the development, and geographic distribution. Scoring criteria dictate successful applications but currently, the scoring is more influential on the type of project being developed and not geographic location (except for being located near services).

Agencies must also be cognizant of the balance of financing and providing additional housing units in areas of concentration of low-income households.

Geographic Distribution

Target Area	Percentage of Funds

Table 10 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

2025 - There is currently a set-aside of HTF funding for Indian Reservations, which could be viewed as a geographic priority. The HTF program is targeted to households at or below 30% AMI. With high poverty rates on Indian Reservations, developing housing with HTF allows housing units to be more affordable to the existing tenant population.

SDHDA sets aside HOME funds for the development of housing in rural communities (5,000 or less in population). The establishment of the set-aside allows SDHDA to accept applications throughout the year as well as provide opportunities for additional technical assistance and allows applicants to be reactive to situations as they arise in their community.

Discussion

2025 -South Dakota administers the HOME, Housing Trust Fund, Housing Tax Credit, and ESG programs statewide. The CDBG program is administered in the CDBG service area.

Many areas of the state have high demands for additional affordable housing units; no Geographic

Priorities are being established at this time, except for the establishment of funding set-asides for Indian Reservations and rural communities (5,000 or less in population). Funding under the programs is competitive and many factors are taken into consideration when awarding funds, such as demonstrated need, the capacity of the developer, financial feasibility of the development, and ensuring geographic distribution of the housing units. Scoring criteria help dictate successful applications but currently the scoring is more influential on the type of project being developed and not geographic location (except for being located near services).

Affordable Housing

AP-55 Affordable Housing – 24 CFR 91.320(g)

Introduction:

2025 - The one-year goals indicated below are based on past years' activity. All funding administered by SDHDA is provided through a competitive open application process and besides scoring criteria, it can be difficult to dictate the applications that are submitted by developers.

One Year Goals for the Number of Households to be Supported	
Homeless	3,600
Non-Homeless	143
Special-Needs	8
Total	3,751

Table 11 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	3,515
The Production of New Units	47
Rehab of Existing Units	30
Acquisition of Existing Units	10
Total	3,602

Table 12 - One Year Goals for Affordable Housing by Support Type

Discussion:

2025 - Production and financing of the units listed above will be provided by HOME, Housing Trust Fund, and ESG.

The one-year goals listed above consist of 8 units of permanent housing for the homeless/special needs, 40 units of newly constructed rental units, and 7 homeownership units. A total of 40 units are to be rehabbed consisting of 10 multifamily units and 30 homeowner units. The 10 units of acquisition are likely to be the same 20 units included in the rehab of existing units. Reaching the goals for permanent housing for the homeless/special needs is more realistic with the funding of Housing Trust Fund and the incorporation of the HTF set-aside for funding for special needs/service-enriched housing. HTF designation to serve households at or below 30% AMI and the ability to provide grant funding will make this a positive program for the targeted populations.

For 2025, the goal of 3,600 households supported with rental assistance consists of 400 receiving

security deposit assistance and 3,200 receiving assistance through ESG.

AP-60 Public Housing - 24 CFR 91.320(j)

Introduction:

2025 - This is a statewide consolidated plan and actions by the local housing authority are not specifically addressed in this plan. SDHDA does have a good working relationship with PHAs and anticipates PHAs accessing SDHDA funding sources for renovation activities for housing developments in their portfolio.

Actions planned during the next year to address the needs to public housing

2025 -Public housing authorities are encouraged and eligible to apply for funding to assist with their public housing needs and several public housing authorities have actively utilized SDHDA programs, including HOME funds and Housing Tax Credits. There has been no specific request for assistance from the public housing authorities so no actions are outlined in this Plan to address the needs of public housing.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

2025 -This action will be left up to the local public housing authorities.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

2025 -Based on available information, SDHDA is not aware of any PHA in South Dakota that is designated as troubled.

Discussion:

AP-65 Homeless and Other Special Needs Activities – 91.320(h)

Introduction

Coordinated effort with the SD Housing for the Homeless Consortium will continue to provide opportunities to develop additional housing for homeless, or those at risk of becoming homeless. The Housing Trust Fund provides another opportunity to specifically target extremely low-income and homeless populations. The $3 million in HTF funding is estimated to develop 15 units designated for this income level. Due to the uncertainty of future funding of the HTF, SDHDA will not allocate HTF as rental assistance. Instead, funding will be provided upfront at time of development to lower costs thus reducing debt service and allowing the development to collect less rent but still be financially feasible. SDHDA sets aside $600,000 of HTF annually specifically for the development of special needs/service enriched housing. Emergency Solutions Grant and HOME ARP funding are utilized for the provision of outreach, shelter, transitional and rapid rehousing, homeless prevention and supportive services to those at risk of and experiencing homelessness

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

Addressing the emergency shelter and transitional housing needs of homeless persons

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving

assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

Discussion

Understanding the barriers and working towards change takes time. In South Dakota the momentum continues to build in understanding homelessness and looking for ways to prevent it from happening. Every small change or program can have a huge impact and we need to continue to work on these changes

AP-75 Barriers to affordable housing – 91.320(i)

Introduction:

2025 -As barriers to affordable housing arise, SDHDA will review them and determine which course of action is best suited. Being an agency at the state level, many times SDHDA is not aware of obstacles encountered locally. During public meetings, the question is asked, what barriers exist, but many times no barriers are presented. The common barriers such as high housing costs versus low income and habitability standards can be met through program requirements, additional funding, and advocacy.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The barriers outlined in the 2017 Analysis of Impediments are not focused on public policies. The analysis is a statewide review with a broad focus. Below are action steps SDHDA anticipates taking action on during the 2025 calendar year:

Impediment: Discrimination in the housing market -

Action Step:

1. SDHDA reviews new multifamily construction and rehabilitation projects to ensure compliance with design and construction standards, highlights common concerns identified, and provides follow-up

information and/or training to the architects and contractors.

2. Evaluate whether training on reasonable accommodation is necessary.

Impediment: Difficulties in the home purchase market

Action Step:

1. Provide fair housing training at banker's training/meeting.

2. Expand homebuyer education among Native CDFIs (Community Development Financial Institutions).

Impediment: Lack of available housing units

Action Step:

1. Document the need for continued support of federal financing programs.

2. Create and document success stories for program support and "best practices" for fellow developers.

3. Evaluate current SDHDA financing programs for effectiveness for both rental and homeownership and make changes in allocation plans as necessary.

4. Create opportunities for additional development of housing in rural areas and special needs/service-enriched housing.

Impediment: Lack of education

Action Step:

1. Provide more training opportunities and/or resources for developer capacity building, understanding financing resources, habitability standards and code enforcement, renter's education, fair housing, and understanding of the benefits of affordable housing in communities.

Impediment: Tenant selection criteria

Action Step:

1. Work with landlords and management companies to expand housing opportunities for those deemed

as "hard to house".

2. Create and implement a landlord risk mitigation program.

3. Create policies and procedures regarding limited English proficiency.

Discussion:

2025- SDHDA will continue to work with developers, service agencies, communities, contractors, and other partners to address barriers as they arise taking into consideration that the additional action steps should not themselves become barriers.

AP-85 Other Actions – 91.320(j)

Introduction:

2025-Housing and community development is a broad spectrum when addressing the need for housing units to expand economic opportunities for low-income households and address homelessness. SDHDA will continue to address identified needs and partner with agencies to make progress toward adequate housing and economic sufficiency.

Actions planned to address obstacles to meeting underserved needs

2025 -To address the obstacles of those underserved, a coordinated effort must take place at the state and local level among many agencies such as housing, labor, education, human services, social services, economic development, and tribal relations. SDHDA's involvement with statewide councils and coalitions provides us with the opportunity to learn of and understand obstacles that arise. Many times, action steps planned can only involve other parties who may be more relevant to address the issue at hand. Utilizing competitive scoring and providing additional funding opportunities such as the Housing Trust Fund are action steps that can help address needs.

Actions planned to foster and maintain affordable housing

2025 -HOME, Housing Trust Fund, Housing Tax Credits, bond financing, and other funding sources such as Housing Opportunity Funds will continue to be utilized to foster and maintain affordable housing by offering opportunities to finance new construction, acquisition, and rehabilitation, and sometimes the refinancing. SDHDA continues to fund the Housing Needs Study Program which financing assists communities under the population of 10,000 to pay for a housing needs study. This program has provided much greater awareness of what affordable housing is and its importance in the economic sustainability of communities. This awareness has also brought additional needs to be addressed such as appraisal issues in rural communities, financing the feasibility of new construction with service industry wages, and increasing or updating local infrastructure, among other needs. The public participation process provides great insight into the local and current needs and helps address the focus of the housing programs.

Actions planned to reduce lead-based paint hazards

2025 -All properties financed with HOME, Housing Trust Fund, and ESG funds must meet the lead-based paint standards. The mitigation requirements for lead-based paint can have a substantial impact on the affordability of housing. SDHDA has been working towards ensuring that the public is educated about these requirements and that awards using HOME funds are in compliance. To encourage compliance with this requirement, up to $2,000 per unit of HOME funds awarded toward the encapsulation,

abatement, or stabilization of lead-based paint and the corresponding inspection costs will be considered as grant funds and will not be required to be repaid. These costs must be pre-approved by SDHDA.

Actions planned to reduce the number of poverty-level families

The use of CDBG funds for workforce training will provide additional opportunities for families to enhance their financial situation. SDHHC will continue to work with the Department of Labor to ensure service providers are aware of employment programs and opportunities to assist the homeless and those at risk of homelessness in accessing education and resources to help them obtain self-sufficiency.

Actions planned to develop institutional structure

2025 -As communities become aware of housing needs there is a desire for them to learn how to address their needs. SDHDA has provided training to assist nonprofit organizations, communities, and individuals in different aspects of developing housing such as site selection, marketing, construction, and operating budgets. More specific training and meetings will continue to address this need as well as providing opportunities during the annual housing conference.

Actions planned to enhance coordination between public and private housing and social service agencies

2025 -Enhancing partnerships through meetings, workshops, etc. will enhance coordination between these agencies. The benefits of a small rural state are that agencies are many times aware of and work in conjunction with other agencies. There is little or no hesitation in meeting with others to address and hopefully resolve issues. SDHDA has many roles that allow involvement with other organizations and the ability to coordinate.

Discussion:

Program Specific Requirements

AP-90 Program Specific Requirements – 91.320(k)(1,2,3)

Introduction:

2025 - The housing programs of HOME, HTF, ESG, HTC, and HOF have their own respective allocation or administrative plan that thoroughly details the program requirements, application process, scoring criteria, and other pertinent information. Individuals and agencies interested in applying for funding should review the allocation or administrative plan for more program details.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.320(k)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	**0**

Other CDBG Requirements

1. The amount of urgent need activities	1,500,000
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income.Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.320(k)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is

as follows:

2025 -In 2024, SDHDA received $3,000,000 in HOME funds to be used with an estimated $3,000,000 in HOME program income for the following activities:

1. New construction, rehabilitation, and site development of owner-occupied properties, lease/purchase properties, and homebuyer assistance.

2. Rehabilitation, conversion, and acquisition with rehabilitation and new construction of rental properties.

HOME funds will be distributed geographically taking into consideration the priorities outlined in the Consolidated Plan and the following percentage set-asides:

- CHDOs - 15%
- Homeowner Rehab - $1,000,000
- Homebuyer Assistance Program - $200,000
- Security Deposit Assistance Program - $300,000
- Difficult to Develop - $500,000
- Rural Housing Development - $1,000,000
- Homeownership Development - $500,000

Homeowner Rehabilitation funds have been set aside for the rehabilitation of single-family owner-occupied properties, with a maximum grant amount of $200,000 per subrecipient per year.

The Homebuyer Assistance Program offers gap financing, up to $25,000 as a deferred loan, to qualified households who are unable to obtain 100% financing for single-family home purchases.

Security Deposit Assistance Program funds are set aside to provide security deposits to qualified families and individuals.

Difficult to Develop is grant financing for housing developments that by their nature due to the size of the project, location, or target population need grant financing to be feasible.

Rural housing development set-aside allows housing developments in communities of 5,000 or less in population to apply for HOME set-aside throughout the year, allowing less competition and more technical assistance from SDHDA staff.

Homeownership development set-aside can be utilized by non-profit organizations assisting individuals in financing the construction of a single-family residence. HOME funds will be used as construction financing to be repaid once the home is occupied and permanent financing is

provided.

HOME funds will be leveraged with other funding sources such as housing tax credit equity, conventional financing, Federal Home Loan Bank, donations, and owner equity. The amount of HOME funds that may be invested in an affordable housing project is regulated under 24 CFR Part 92.250.

For those projects which combine HOME and other governmental subsidies, SDHDA certifies that before the commitment of funds to a project; SDHDA will evaluate the project in accordance with SDHDA's HOME Subsidy Layering Policy, which incorporates the cost allocation requirements outlined in HUD CPD Notice15-11, dated December 22, 2015. SDHDA certifies that it will not invest any more HOME funds in combination with other governmental assistance than is necessary to provide affordable housing.

The HOME projects will be awarded based on a competitive application process. The applications are due the last working day of August, except for several of the funding set-asides.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

   SDHDA's Recapture and Resale guidelines are included as an attachment.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds? See 24 CFR 92.254(a)(4) are as follows:

   SDHDA's Recapture and Resale guidelines are included as an attachment.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

   Acquisition and Refinancing of Rental Properties. SDHDA will allow the acquisition or refinancing of existing debt secured by multifamily housing that is being rehabilitated by HOME funds under the following conditions:

   1. Management practices must be reviewed and it must be demonstrated that disinvestment has not occurred; that the long-term needs of the project can be met; and that the feasibility of serving the targeted population over an extended affordability period (no less than 15 years) can be maintained. If it is determined that disinvestment has occurred, SDHDA will finance the

property only if the property is purchased through an arm's length transaction and the current owners and management agent are completely removed from the proposal.

2. New investments must be made to maintain current affordable units or create additional affordable units. The cost in terms of assistance to refinance, or acquire and rehabilitate an existing property shall not exceed the amount of assistance to construct a new property of like quality.
3. HOME funds will be used as gap financing and total financing will be limited to 90 percent of the market value of the property (excluding all subsidies) or the total cost of the project as determined by an appraisal of the property.
4. In all cases, an analysis will be made to determine the risk of prepayment or opt-out of the existing federal rental subsidy (i.e., a HUD Section 8 contract) and, therefore, the risk of losing the affordable housing supply. Those properties that are financially feasible, are located in a market with substantiated need and indicate the greatest risk for converting to market-rate housing will be given priority for funding.
5. At financing, and after completion of rehabilitation, if applicable, all major systems (roof, windows, heating, etc.) of the property must be in like new or new condition. If these systems do not need repair at the time of application, sufficient reserves must be established to allow for the replacement of such components if the normal life span would require such replacement prior to the end of the affordability period. Consideration will be given to the functional obsolescence of the property. If it is not cost-effective to overcome structural problems, the property may not be eligible for financing.
6. The term of the HOME loan will not exceed the expected remaining useful life of the property.

Affirmative Marketing SDHDA informs the public, homebuyers, homeowners, landlords, and potential tenants about the Federal Fair Housing laws and the affirmative marketing goals by:

1. Making SDHDA programs available for public review;
2. Notifying proposed HOME project owners of Equal Opportunity requirements;
3. Including the Equal Housing Opportunity logo or slogan on all advertising and literature used for the HOME Program;
4. Maintaining for public review, copies of media releases, advertisements, and paid ads where the HOME Program was presented;
5. Placing Public Notices and Ads in local newspapers; and
6. Attending and providing information at meetings on a statewide basis with developers, realtors, lenders, and other housing and community officials.

Each participating entity must affirmatively further fair housing according to 24 CFR Part 92.351. SDHDA assesses the affirmative marketing efforts of the owners by comparing pre-determined occupancy goals to actual occupancy. Outreach efforts are also examined. SDHDA will assess the affirmative marketing efforts of the owners during the rent-up and marketing of the units, by use of a compliance certificate or personal monitoring visit to the site. Owners must also provide to SDHDA

an annual assessment of their affirmative marketing plan.

5. If applicable to a planned HOME TBRA activity, a description of the preference for persons with special needs or disabilities. (See 24 CFR 92.209(c)(2)(i) and CFR 91.220(l)(2)(vii)).

   N/A

6. If applicable to a planned HOME TBRA activity, a description of how the preference for a specific category of individuals with disabilities (e.g. persons with HIV/AIDS or chronic mental illness) will narrow the gap in benefits and the preference is needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2)(ii) and 91.220(l)(2)(vii)).

   N/A

7. If applicable, a description of any preference or limitation for rental housing projects. (See 24 CFR 92.253(d)(3) and CFR 91.220(l)(2)(vii)). Note: Preferences cannot be administered in a manner that limits the opportunities of persons on any basis prohibited by the laws listed under 24 CFR 5.105(a).

   N/A

Emergency Solutions Grant (ESG)
Reference 91.320(k)(3)

1. Include written standards for providing ESG assistance (may include as attachment)

   For 2025, the Emergency Solutions Grants (ESG) Program will be carried out in a similar manner to previous years, considering the goal for geographic distribution. SDHDA will continue to advertise and make available the ESG funds to units of local government and to private, nonprofit organizations where local government certification of approval of the proposed project will be obtained.

   Each recipient will be required to match its ESG award with an equal amount of funds received from sources other than this program. SDHDA will waive up to $100,000 of the State's overall matching requirement for grantees that are least capable of providing a match. These grantees must be:

   A. Located in areas of racial/ethnic concentration, i.e. counties with 500 or more minority persons and with 20 percent or more of its population comprised of minority individuals. Counties meeting this definition are Charles Mix, Corson, Dewey, Roberts, Oglala Lakota, and Todd; or

   B. Located in areas of low-income concentration, i.e. counties having more than 40 percent of its

population in poverty. Counties meeting this definition are Buffalo, Corson, Dewey, Mellette, Oglala Lakota, Todd, and Ziebach; or

C. Newly-formed, nonprofit organizations that have received their 501(c) (3) tax exempt ruling from the IRS within the last 3 years.

Grants will be awarded based on need, the State recipient's demonstrated ability to comply with Federal requirements, the completeness of the application and the amount of funds available for distribution. A committee of State employees will review the applications and make awards based on the expansion of homeless assistance provided, whether it is the number of additional homeless persons served or the amount of additional services provided. Consideration will also be given to the applicant's efforts at helping the homeless make the transition to permanent accommodations. Awards will be made within 65 days of the ESG award letter from HUD.

ESG amounts are to be used for services to homeless and near homeless individuals and families in these major categories:

1. Renovation, major rehabilitation or conversion of building for use as emergency shelter facilities
2. Payment of certain expenses related to operating emergency shelter facilities
3. Provision of essential services related to emergency shelters and street outreach for the homeless
4. Provision of Rapid Re-Housing assistance
5. Development and implementation of homelessness prevention activities; and
6. Participating in the Homeless Management Information System

2. If the Continuum of Care has established centralized or coordinated assessment system that meets HUD requirements, describe that centralized or coordinated assessment system.

2025 - The SDHHC operates a statewide Coordinated Entry System comprised of fourteen (14) publicly advertised access points, a toll free phone assessment line and eight (8) additional stakeholder partners with trained housing assessors. This allows for full geographic coverage access for the entire CoC. Households experiencing homeless or at risk of homelessness are assessed utilizing a standardized process and assessment tool, gathering necessary information including but not limited to current living situation, household demographics, history of housing and homelessness, barriers and unmet service needs.

SDHHC does not utilize CES to manage emergency shelter capacity, thus households do not need to access CES for emergency shelter or crisis needs. CES is responsive to the specific needs of household’s exposed to or experiencing domestic violence, sexual assault, stalking and human trafficking and has provisions in place for households to connect with victim service providers directly for housing supports. Once assessed, households are prioritized and referred in accordance with CoC adopted prioritization standards, utilizing a biweekly case conference process facilitated by

region and managed by the CES Administrator.

3. Identify the process for making sub-awards and describe how the ESG allocation available to private nonprofit organizations (including community and faith-based organizations).

2025 - ESG applicants must be non-profits or units of local government and in compliance with ESG guidelines and applicable state and federal policies and procedures, including compliance with federal and state non-discrimination laws. Applicants must have established standard accounting practices including internal controls, fiscal accounting procedures and cost allocation plans, and be able to track agency and program budgets by revenue sources and expenses.

Grants will be awarded based on need, demonstrated ability to comply with Federal requirements, completeness of the application and the amount of funds available for distribution. A committee reviews the applications and makes awards based on the expansion of homeless assistance provided, whether it is the number of additional homeless persons served or the amount of additional services provided. Consideration will also be given to the applicant's efforts at helping the homeless make the transition to permanent accommodations. Awards will be made within 65 days of the ESG award letter from HUD.

Applicants with outstanding audit findings, IRS findings, SDHDA monitoring findings or other compliance issues are not eligible ESG sub-grantees and any sub-grantees will not be eligible to receive allocations if any of these conditions occur within the grant period. Please note SDHDA will work with all interested parties, where appropriate, toward the resolution of the unresolved matters.

Eligible applicants must be able to demonstrate prior experience serving individuals and families at-risk of or currently experiencing homelessness. The applicant must demonstrate expertise in their staff having case management skills and to what extent are those skills.

Sub-grantees are required to utilize the Homeless Management Information System (HMIS). Domestic violence providers are required to use a separate system in which to report aggregate data for the clients they serve with ESG funding.

There are Key Applicant Eligibility factors in which to be eligible to apply for ESG funds:

1. Either non-profit or unit of local government
2. No outstanding findings or other issues
3. Experienced homeless services/prevention providers
4. Must be able to meet recordkeeping and reporting requirements including HMIS utilization
5. Must be able to meet HMIS requirements (exception of domestic violence programs); and
6. Must be a member of the Housing for the Homeless Consortium.

Applications which show a concerted effort to coordinate services with other agencies and other funding sources to best serve the program participants will be given priority.

Due to the demand for the funds, grants will be awarded based upon the need for the funding; plan for distribution of the funds in an effective and efficient manner; and collaboration efforts with other agencies. The ESG Selection committee consists of state employees from the Department of Social Services and Public Safety's Victim Services Program as well as a member from the Policy and Advisory Committee for the SD Housing for the Homeless Consortium (SDHHC), who work with or have some knowledge of homeless programs, along with SDHDA staff.

When making final selections, the review committee may make a grant award for less than the amount applied for or for fewer than all of the activities identified in the application, based on the demand for grant amounts, the extent to which the respective activities address the needs of the Program Participants, and the reasonableness of the costs proposed.

4. If the jurisdiction is unable to meet the homeless participation requirement in 24 CFR 576.405(a), the jurisdiction must specify its plan for reaching out to and consulting with homeless or formerly homeless individuals in considering policies and funding decisions regarding facilities and services funded under ESG.

2025 - All agencies applying for ESG funds must respond to this question as part of the application form. Several agencies currently have formerly homeless individuals as members of their governing boards. Other agencies indicate their willingness to consult with homeless or formerly homeless individuals.

South Dakota Housing for the Homeless Consortium (SDHHC) currently has a governing board member with lived experience of homelessness and includes a voting member representing the Youth Advisory Board. Anonymously, several governing board members have also reported their lived experience of homelessness. The SDHHC governing board assists in selection of ESG recipients.

5. Describe performance standards for evaluating ESG.

2025 - SDHDA is responsible for monitoring all ESG activities, including activities that are carried out by sub-recipients, to ensure that the program requirements established by the HUD Notice and any subsequent guidance are met.

SDHDA staff will have responsibility for continuous monitoring of all ESG sub-recipient activities. This will be accomplished with site visits to sub-recipients and review of all reimbursement requests that will be required of sub-recipients. The draw requests submitted by all subgrantees must contain documentation of client eligibility, habitability standards, FMR and expenses submitted. The ESG and HMIS Administrator reviews every draw request for verification of this information prior to reimbursements being made. SDHDA will conduct site visits on a bi-annual basis through each grant

term. SDHDA will also provide support and technical assistance, as needed, throughout their grant term.

Additional monitoring of sub-recipients may be conducted by the local HUD office of Community Planning and Development; HUD's Office of Special Needs Assistance Program, or any other applicable federal agency. These agencies will be monitoring the ESG program nationwide to determine compliance with federal program requirements

Housing Trust Fund (HTF)
Reference 24 CFR 91.320(k)(5)

1. How will the grantee distribute its HTF funds? Select all that apply:

☑ Applications submitted by eligible recipients

2. If distributing HTF funds through grants to subgrantees, describe the method for distributing HTF funds through grants to subgrantees and how those funds will be made available to state agencies and/or units of general local government. If not distributing funds through grants to subgrantees, enter "N/A".

N/A

3. If distributing HTF funds by selecting applications submitted by eligible recipients,

a. Describe the eligibility requirements for recipients of HTF funds (as defined in 24 CFR § 93.2). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

2025 - Eligible applicants must meet the requirements of 24 CFR 93.2 under the definition of Recipient. Recipient means an organization, agency, or other entity (including a public housing agency, a for-profit entity, or a non-profit entity. A recipient must meet the following qualifications:

1. Make acceptable assurances to SDHDA that it will comply with the requirements of the HTF Program during the entire period that begins upon selection of the recipient to receive HTF funds, and ends upon the conclusion of all HTF-funded activities;
2. Demonstrate the ability and financial capacity to undertake, comply, and manage the eligible activity;

3. Demonstrate its familiarity with the requirements of other Federal, State, or local housing programs that may be used in conjunction with HTF funds to ensure compliance with all applicable requirements and regulations of such programs; and
4. Have demonstrated experience and capacity to conduct an eligible HTF activity as evidenced by its ability to own, construct, or rehabilitate, and manage and operate an affordable housing development.

At this time, SDHDA will administer the HTF program and will not utilize subgrantees (units of local government or state agency).

Application Eligibility

SDHDA will only process applications that it determines are:

Consistent with the purposes and goals of this Plan;

1. Proposing an eligible activity;
2. Financially feasible.

Applications must contain a description of the eligible activities to be assisted with the HTF funds (as provided in 24 CFR 93.200) and a certification by the applicant indicating that each housing unit assisted with the HTF will comply with HTF requirements and be occupied by eligible households.

SDHDA may reject applications that are incomplete or that contain incomplete or inaccurate information. This determination may be made at the initial review or at any time during the processing of the application.

All applicants agree to abide by HTF program requirements.

b. Describe the grantee's application requirements for eligible recipients to apply for HTF funds. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

2025 - Applications must be submitted on the SDHDA HOME/Housing Tax Credit/HTF Application Form,

signed by at least one general partner and include the following:

- Local housing needs assessment completed within six (6) months of submission;
- Project narrative;
- Copy of letter sent to the chief executive officer of the local governing body;
- Utility allowance calculation and supporting documentation;
- Pro Forma evidencing 1.20 debt coverage ratio for the affordability period and term of HTF loan;
- Three years of annual financial statements from the owner, developer, and general partner;
- Calculation and documentation of annual operating expenses;
- Attorney's opinion stating the applicant and development team members are in good standing;
- Evidence of site control;
- Proposed project site plan and typical floor plan;
- Documentation that the project site is properly zoned and the current project's plat;
- Letters of notification to the local housing authority outlining the type and number of units and the exact location of the proposed project;
- If the applicant is a nonprofit, a description of the organization and its activities.

To obtain available points, applicants must submit:

- local area map indicating other assisted housing, proximity to services;
- a completed Exhibit 4 signed by the Applicant and Architect;
- documentation of financial support;
- documentation of applicant characteristics;
- a letter of intent from the service provider detailing services being provided;
- a letter indicating housing is serving households with children;
- a letter of intent for construction, interim, and permanent financing;
- Acq./rehab projects built before 1978, signed Lead-Based Paint Disclosure of Information;
- Acq./rehab projects must submit a relocation plan and budget; three years' historical financials; a detailed description of the rehabilitation for exterior and by apartment unit;
- If applicable, a copy of the Concerted Community Revitalization Plan and evidence the housing is or will be located within the associated qualified census tract;
- Documentation of utility availability and capacity at the site (i.e. water, sewer, electric, natural gas);
- Copy of Consultant Agreement if applicable.

c. Describe the selection criteria that the grantee will use to select applications submitted by eligible recipients. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

- Local Housing Needs up to 150 points
- Extended Affordability Period - 30 points
- Construction Type up to 70 points - size, characteristics, type of project
- Concerted Community Revitalization up to 20 points for projects in QCT and part of the CCR plan
- Mixed-income up to 30 points for incorporating market-rate housing units
- Financial support up to 20 points
- Percentage of soft costs up to 30 points.
- Project location near services and areas of opportunity up to 40 points.
- Serving households with children - 10 points.
- Public Housing Notification - 10 points.
- Promise Zone Designation - 20 points.
- Readiness to Proceed up to 150 points.
- Applicant Characteristics up to 40 points for demonstrated housing experience, woman or minority-owned business, and/or equity contribution above 10 percent.
- Service Enriched Housing up to 40 points for on-site services to tenants.
- Leveraging up to 30 points
- Development Characteristics up to 200 points.
- Tribal Projects - 50 points

d. Describe the grantee's required priority for funding based on geographic diversity (as defined by the grantee in the consolidated plan). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

There is a set-aside of $600,000 for projects located on Indian Reservations, 50 points awarded to projects on Indian Reservations, and 20 points awarded to Promise Zone Designations. Besides these two items, there are no geographical preferences or priorities.

As stated in the HTF Allocation Plan, SDHDA will focus on specific purposes and goals, one of which is the following: Assist in the construction or preservation of decent, safe, sanitary, and affordable housing in the areas of greatest demonstrated need in the community and the State, ensuring distribution, both urban and rural, where and when possible, taking into consideration the historical significance of the

property and area, the current housing market, and the prospects for future demand.

e. Describe the grantee's required priority for funding based on the applicant's ability to obligate HTF funds and undertake eligible activities in a timely manner. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Within the point categories, several items are focused on the applicant's ability to obligate HTF funds and undertake eligible activities promptly. Under Applicant Characteristics, the applicant can receive points by documenting prior housing development experience. Under Readiness to Proceed, SDHDA will award up to 150 points for projects that can demonstrate readiness to proceed. The items included within readiness to proceed are: architectural plan and specs more than 50 percent complete, having site control, the commitment of construction financing, availability of utilities to the site, and the property is properly zoned and platted.

In addition, the following disclaimers are outlined in the HTF allocation plan -

SDHDA reserves the right to reserve and allocate HTF funds to any project. Further SDHDA reserves the right to deny HTF funds for any project, regardless of ranking under the project selection criteria, if it determines, in its sole discretion, that the project is unacceptable based on, but not limited to, the following:

a. comments from officials of local governmental jurisdictions,

b. information indicating that a particular market is saturated with affordable housing projects,

c. likelihood that the project may not comply with HTF program requirements promptly,

d. applicant's (including any related party's) lack of prior experience or unacceptable performance related to project reservations, construction, and compliance with housing assistance or other government-sponsored programs, regardless of type and location, or,

e. desirability of the site based on SDHDA inspection.

f. Describe the grantee's required priority for funding based on the extent to which the rental project has Federal, State, or local project-based rental assistance so that rents are affordable to extremely low-income families. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

2025 - As stated in the HTF allocation plan, in all cases, an analysis will be made to determine the risk of prepayment or opt-out of any existing federal rental subsidy contract (e.g. HUD Section 8 contract) and the resulting risk of losing the affordable housing supply. Those properties that are financially feasible, that are located in a market with substantiated need, and that indicate the greatest risk for converting to market-rate housing will be given priority for funding.

g. Describe the grantee's required priority for funding based on the financial feasibility of the project beyond the required 30-year period. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

2025 - Per the HTF allocation plan, the applicant must submit a pro forma as described below.

Pro Forma / Debt Service Coverage Ratio: Pro formas submitted must reflect a debt service coverage ratio of not less than 1.20 for the entire affordability period. Compensating factors such as the developer's experience, types of financing utilized, and financial strength of the applicant/owner may vary this requirement. The debt coverage ratio is the net operating income to the total annual debt service. Furthermore, the application must reflect that rental income, any subsidies, and reserve funds are sufficient to cover the property's debt and operating expenses over the period of affordability. Annually, income will be trended at two percent, expenses and replacement reserves will be trended at three percent, and vacancy will be projected at seven percent. A higher vacancy rate may be used for an acquisition/rehabilitation project if the project is currently sustaining higher vacancies and it is not reasonable to expect the project to achieve a seven percent vacancy rate within the first year. Balloon loan repayments will not be allow.

SDHDA will not process any application that is not financially feasible.

h. Describe the grantee's required priority for funding based on the merits of the application in meeting the priority housing needs of the grantee (such as housing that is accessible to transit or employment centers, housing that includes green building and sustainable development features, or housing that serves special needs populations). If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Please see the response to "c" above which outlines selection points for SDHDA's priorities.

i. Describe the grantee's required priority for funding based on the extent to which the application makes use of non-federal funding sources. If not distributing funds by selecting applications submitted by eligible recipients, enter "N/A".

Per the selection criteria, applicants are awarded points for utilizing other financial resources and for leveraging federal funds. The excerpts are below.

Financial Support (Maximum 20 points) - Proposals containing financial support in cash or in-kind services that assist with greater affordability are eligible to receive up to 20 points.

Leveraging (Maximum 30 points)

The owner will be required to provide a minimum of 10 percent of the total project cost as equity in the project. SDHDA will award up to 50 points if HTF funds are leveraged against other financial resources used to cover costs allocated to the HTF assisted units as follows (note that points will not be awarded for funds utilized to finance market rate units):

Points	HTF Funds per HTF assisted unit
30	$0 to $39,999
20	$40,000 to $49,999
10	$50,000 to $59,999

4. Does the grantee's application require the applicant to include a description of the eligible activities to be conducted with HTF funds? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

5. Does the grantee's application require that each eligible recipient certify that housing units assisted with HTF funds will comply with HTF requirements? If not distributing funds by selecting applications submitted by eligible recipients, select "N/A".

Yes

6. **Performance Goals and Benchmarks.** The grantee has met the requirement to provide for performance goals and benchmarks against which the grantee will measure its progress, consistent with the grantee's goals established under 24 CFR 91.315(b)(2), by including HTF in its housing goals in the housing table on the SP-45 Goals and AP-20 Annual Goals and Objectives screens.

Yes

7. **Maximum Per-unit Development Subsidy Amount for Housing Assisted with HTF Funds.** Enter or attach the grantee's maximum per-unit development subsidy limits for housing assisted with HTF funds.

The limits must be adjusted for the number of bedrooms and the geographic location of the project. The limits must also be reasonable and based on actual costs of developing non-luxury housing in the area.

If the grantee will use existing limits developed for other federal programs such as the Low Income Housing Tax Credit (LIHTC) per unit cost limits, HOME's maximum per-unit subsidy amounts, and/or Public Housing Development Cost Limits (TDCs), it must include a description of how the HTF maximum per-unit development subsidy limits were established or a description of how existing limits developed for another program and being adopted for HTF meet the HTF requirements specified above.

8. **Rehabilitation Standards.** The grantee must establish rehabilitation standards for all HTF-assisted housing rehabilitation activities that set forth the requirements that the housing must meet upon project completion. The grantee's description of its standards must be in sufficient detail to determine the required rehabilitation work including methods and materials. The standards may refer to applicable codes or they may establish requirements that exceed the minimum requirements of the codes. The grantee must attach its rehabilitation standards below.

In addition, the rehabilitation standards must address each of the following: health and safety; major systems; lead-based paint; accessibility; disaster mitigation (where relevant); state and local codes, ordinances, and zoning requirements; Uniform Physical Condition Standards; Capital Needs Assessments (if applicable); and broadband infrastructure (if applicable).

SDHDA has separate rehabilitation standards that are attached to this document.

9. **Resale or Recapture Guidelines.** Below, the grantee must enter (or attach) a description of the guidelines that will be used for resale or recapture of HTF funds when used to assist first-time homebuyers. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

N/A

10. **HTF Affordable Homeownership Limits.** If the grantee intends to use HTF funds for homebuyer assistance and does not use the HTF affordable homeownership limits for the area provided by HUD, it must determine 95 percent of the median area purchase price and set forth the information in accordance with §93.305. If the grantee will not use HTF funds to assist first-time homebuyers, enter "N/A".

Any limitation or preference must not violate nondiscrimination requirements in § 93.350, and the grantee must not limit or give preferences to students. The grantee may permit rental housing owners to limit tenants or give a preference in accordance with § 93.303(d)(3) only if such limitation or preference is described in the action plan.

N/A

12. **Refinancing of Existing Debt.** Enter or attach the grantee's refinancing guidelines below. The guidelines describe the conditions under which the grantee will refinance existing debt. The grantee's refinancing guidelines must, at minimum, demonstrate that rehabilitation is the primary eligible activity and ensure that this requirement is met by establishing a minimum level of rehabilitation per unit or a required ratio between rehabilitation and refinancing. If the grantee will not refinance existing debt, enter "N/A."

2025 - Per the HTF allocation plan - for refinancing with rehabilitation projects, under no circumstances can HTF funds be used to refinance multifamily loans made or insured by any federal program, including Community Development Block Grant (CDBG) and HOME. Refinancing is only allowed if necessary to reduce the overall housing costs and to make the housing more affordable and proportional to the number of HTF-assisted units in the

rental project. Refinance of existing debt must comply with requirements of 24 CFR 91.320 (k)(5)(viii) and 93.201(b). The proportional rehabilitation cost must be greater than the proportional amount of debt that is refinanced. Additionally, the affordability must be expanded by adding to the affordability period and/or adding additional affordable units.

Discussion:

Attachments

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:	* 2. Type of Application:	* If Revision, select appropriate letter(s):
☐ Preapplication	☒ New	
☒ Application	☐ Continuation	* Other (Specify):
☐ Changed/Corrected Application	☐ Revision	

* 3. Date Received: [redacted]	4. Applicant Identifier:
5a. Federal Entity Identifier: 800	5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 46-0319066	* c. UEI: EQP1BRXTEF83

d. Address:

* Street1:	3060 E ELIZABETH STREET
Street2:	
* City:	PIERRE
County/Parish:	
* State:	SD: South Dakota
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	57501-1237

e. Organizational Unit:

Department Name: SD HOUSING DEVELOPMENT AUTHORI	Division Name: RENTAL HOUSING DEVELOPMENT

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	Mr.	* First Name:	CHAS
Middle Name:			
* Last Name:	OLSON		
Suffix:			

Title: EXECUTIVE DIRECTOR

Organizational Affiliation:

* Telephone Number:	605-773-3181	Fax Number:	605-773-3154
* Email:	CHAS@SDHDA.ORG		

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: STATE GOVERNMENT

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME INVESTMENT PARTNERSHIP PROGRAMS

* 12. Funding Opportunity Number:

M-25-SG-46-0100

* Title:

HOME INVESTMENT PARTNERSHIP PROGRAMS

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

* 15. Descriptive Title of Applicant's Project:

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY'S ADMINISTRATION OF THE 2025 HOME INVESTMENT PARTNERSHIPS PROGRAM.

Attach supporting documents as specified in agency instructions.

OMB Control No: 2506-0117 (exp. 09/30/2021)



Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: SD AL

* b. Program/Project: SD AL

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: 01/01/2025

* b. End Date: 12/31/2025

18. Estimated Funding ($):

* a. Federal	3,014,372.26
* b. Applicant	
* c. State	
* d. Local	
* e. Other	3,150,000.00
* f. Program Income	2,015,330.48
* g. TOTAL	8,179,702.74

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	CHAS
Middle Name:	
* Last Name:	DIXON
Suffix:	
* Title:	EXECUTIVE DIRECTOR
* Telephone Number:	605-773-3181
Fax Number:	605-773-5154
* Email:	CHAS.DIXON@SD.GOV
* Signature of Authorized Representative:	
* Date Signed:	

OMB Control No: 2506-0117 (exp. 09/30/2021)

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]

*Authorized Representative Name:

Chris Olson

*Title: Executive Director

*Applicant/Recipient Organization:

SOSDA

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature:

* Date: (mm/dd/yyyy):

7-29-25

Form HUD 424-B (02/2023)

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Form **HUD 424-B** (1/27/2023)

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

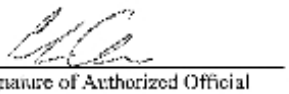
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

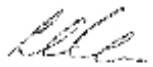
Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it plans to use HOME funds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

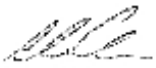
Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission:
- [ ] Preapplication
- [x] Application
- [ ] Changed/Corrected Application

* 2. Type of Application:
- [x] New
- [ ] Continuation
- [ ] Revision

* If Revision, select appropriate letter(s):

* Other (Specify):

* 3. Date Received:

4. Applicant Identifier:

5a. Federal Entity Identifier:
HDD

5b. Federal Award Identifier:

State Use Only:

6. Date Received by State:

7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY

* b. Employer/Taxpayer Identification Number (EIN/TIN): 46-0318566

* c. UEI: KUW1BHX2K6TJ

d. Address:

* Street1: 3060 E ELIZABETH STREET
Street2:
* City: PIERRE
County/Parish:
* State: SD: South Dakota
Province:
* Country: USA: UNITED STATES
* Zip / Postal Code: 57501-1237

e. Organizational Unit:

Department Name: SD HOUSING DEVELOPMENT AUTHORI
Division Name: RENTAL HOUSING DEVELOPMENT

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.
* First Name: CHRIS
Middle Name:
* Last Name: NELSON
Suffix:

Title: EXECUTIVE DIRECTOR

Organizational Affiliation:

* Telephone Number: 605-773-3181
Fax Number: 605 773 3154

* Email: CHRIS@SDHDA.ORG

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.275

CFDA Title:

HOUSING TRUST FUND

* 12. Funding Opportunity Number:

[illegible]

* Title:

[illegible]

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

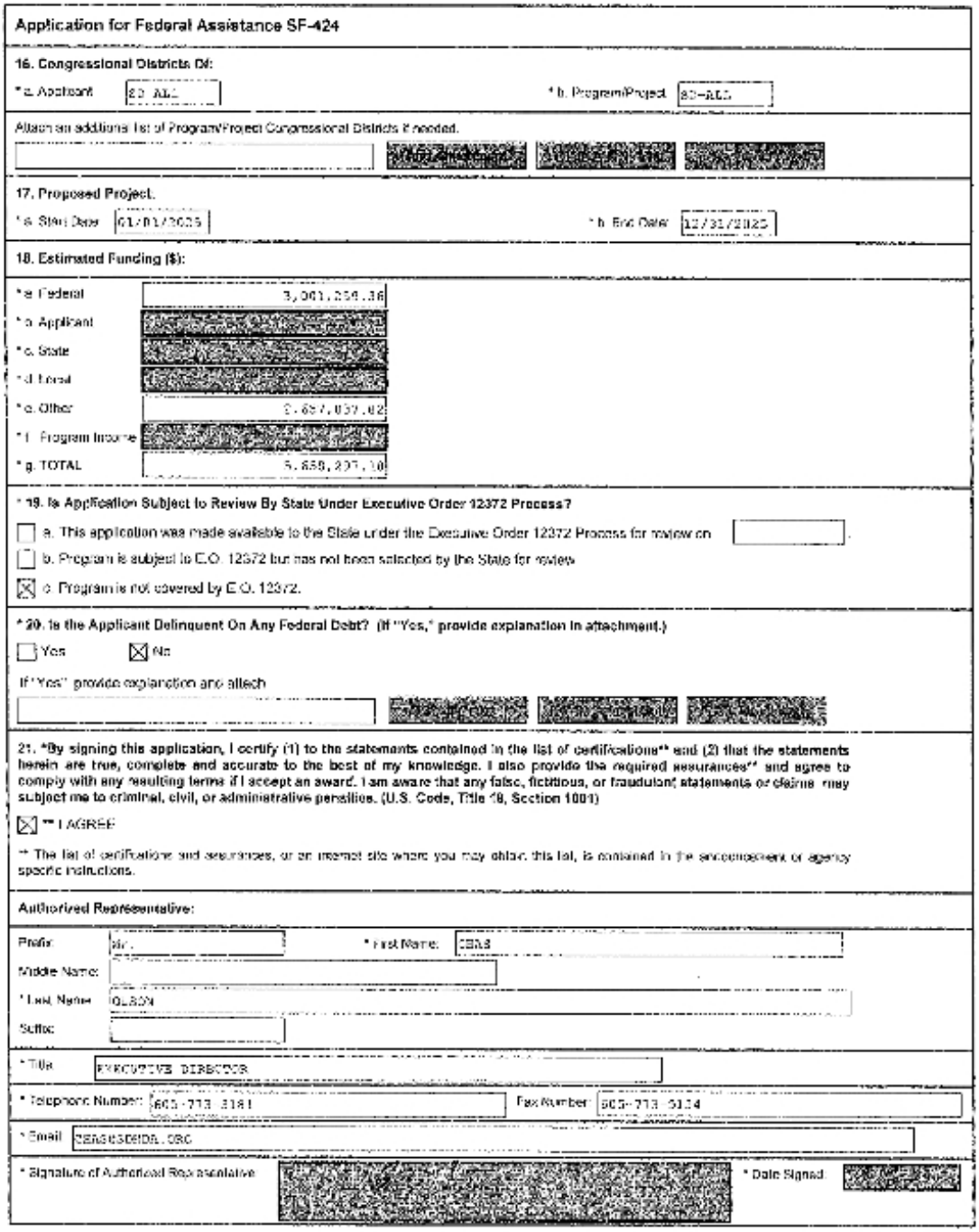
* 15. Descriptive Title of Applicant's Project:

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY'S ADMINISTRATION OF THE 2025 HOUSING TRUST FUND PROGRAM.

Attach supporting documents as specified in agency instructions.

1

OMB Control No: 2506-0117 (exp. 09/30/2021)



Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: 02-ALL

* b. Program/Project: 02-ALL

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project.

* a. Start Date: 01/01/2025

* b. End Date: 12/31/2025

18. Estimated Funding ($):

* a. Federal	3,901,250.36
* b. Applicant	
* c. State	
* d. Local	
* e. Other	2,687,037.82
* f. Program Income	
* g. TOTAL	6,588,287.18

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)

☐ Yes ☒ No

If "Yes" provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	CESAR
Middle Name:	
* Last Name:	GLASS
Suffix:	
* Title:	EXECUTIVE DIRECTOR
* Telephone Number:	305-713-3181
Fax Number:	305-713-3114
* Email:	CESAR@DEIDA.ORG
* Signature of Authorized Representative:	
* Date Signed:	

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant (Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature)

*Authorized Representative Name:

Chris Olson

*Title: Executive Director

*Applicant/Recipient Organization:

SOSDA

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

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* Date: (mm/dd/yyyy):

7-29-25

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Form **HUD 424-B** (1/27/2023)

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2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

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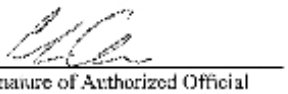

Signature of Authorized Official

7-30-25

Date

Executive Director

Title

Specific HOME Certifications

The State certifies that:

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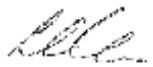
Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

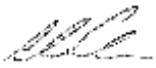
Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application: ☒ New ☐ Continuation ☐ Revision — * If Revision, select appropriate letter(s): — * Other (Specify):
* 3. Date Received: [redacted]	4. Applicant Identifier:
5a. Federal Entity Identifier: HOD	5b. Federal Award Identifier:
State Use Only:	
6. Date Received by State:	7. State Application Identifier:

8. APPLICANT INFORMATION:

* a. Legal Name: SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY	
* b. Employer/Taxpayer Identification Number (EIN/TIN): 46-0378656	* c. UEI: [redacted]

d. Address:

* Street1:	3060 E KNIGHT STREET
Street2:	
* City:	PIERRE
County/Parish:	
* State:	SD: South Dakota
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	57501-1237

e. Organizational Unit:

Department Name: SD HOUSING DEVELOPMENT AUTHORI	Division Name: [illegible]

f. Name and contact information of person to be contacted on matters involving this application:

Prefix: Mr.	* First Name: CHAS
Middle Name:	
* Last Name: CLASS	
Suffix:	
Title: EXECUTIVE DIRECTOR	
Organizational Affiliation:	
* Telephone Number: 605-773-4181	Fax Number: 605-773-5154
* Email: CHAS@SDHDA.ORG	

OMB Control No: 2506-0117 (exp. 09/30/2021)

Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

11. Catalog of Federal Domestic Assistance Number:

14.231

CFDA Title:

EMERGENCY SOLUTIONS GRANT

* 12. Funding Opportunity Number:

E 25-DC-46 0100

* Title:

EMERGENCY SOLUTIONS GRANT

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

* 15. Descriptive Title of Applicant's Project:

SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY'S ADMINISTRATION OF THE 2025 EMERGENCY SOLUTIONS GRANT PROGRAM.

Attach supporting documents as specified in agency instructions.

OMB Control No: 2506-0117 (exp. 09/30/2021)

Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: SD-ALL

* b. Program/Project: SD-ALL

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:

* a. Start Date: 01/01/2025

* b. End Date: 12/31/2025

18. Estimated Funding ($):

* a. Federal	634,071.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	634,071.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review.

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix:	Mr.
* First Name:	CHAD
Middle Name:	
* Last Name:	OLSON
Suffix:	
* Title:	EXECUTIVE DIRECTOR
* Telephone Number:	605-773-3181
Fax Number:	605-773-5154
* Email:	CHAD@SDHDA.ORG
* Signature of Authorized Representative:	
* Date Signed:	

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]

*Authorized Representative Name:

Chris Olson

*Title: Executive Director

*Applicant/Recipient Organization:

SOSDA

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.), and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature:

* Date: (mm/dd/yyyy):

7-29-25

Form HUD 424-B (02/2023)

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R. 451 7th St. SW, Room 4176, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. This information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552)

Form **HUD 424-B** (1/27/2023)

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;

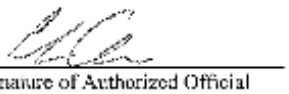
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

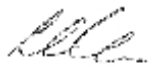
Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it plans to use HOME funds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

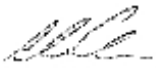
Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.



Signature of Authorized Official

7-30-25

Date

Executive Director

Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424

* 1. Type of Submission: ☐ Preapplication ☒ Application ☐ Changed/Corrected Application	* 2. Type of Application ☒ New ☐ Continuation ☐ Revision	* If Revision, select appropriate letter(s): * Other (Specify):
* 3. Date Received:	4. Applicant Identifier:	
5a. Federal Entity Identifier:	5b. Federal Award Identifier:	
State Use Only:		
6. Date Received by State:	7. State Application Identifier:	

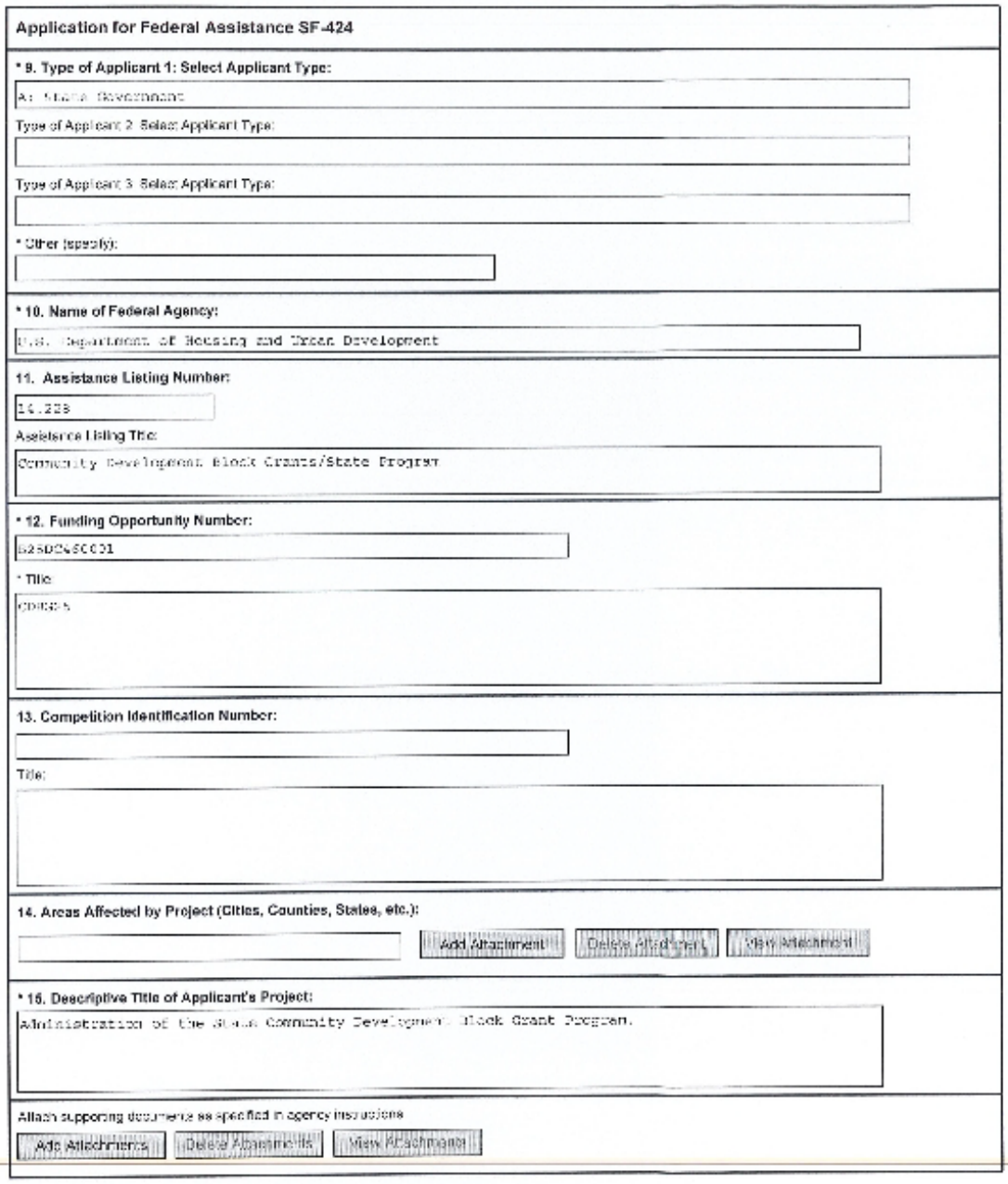
8. APPLICANT INFORMATION:

* a. Legal Name:	SD Governor's Office of Economic Development
* b. Employer/Taxpayer Identification Number (EIN/TIN):	* c. UEI:
d. Address:	
* Street1:	711 E Wells Avenue
Street2:	
* City:	Pierre
County/Parish:	
* State:	SD: South Dakota
Province:	
* Country:	USA: UNITED STATES
* Zip / Postal Code:	
e. Organizational Unit:	
Department Name:	Division Name:
	Finance

f. Name and contact information of person to be contacted on matters involving this application:

Prefix:	* First Name:
Middle Name:	
* Last Name:	
Suffix:	
Title:	Finance Director
Organizational Affiliation:	
* Telephone Number:	Fax Number:
* Email:	

OMB Control No: 2506-0117 (exp. 09/30/2021)



Application for Federal Assistance SF-424

* 9. Type of Applicant 1: Select Applicant Type:

A: State Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

* 10. Name of Federal Agency:

U.S. Department of Housing and Urban Development

11. Assistance Listing Number:

14.228

Assistance Listing Title:

Community Development Block Grants/State Program

* 12. Funding Opportunity Number:

B25DC460001

* Title:

CDBG-A

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):

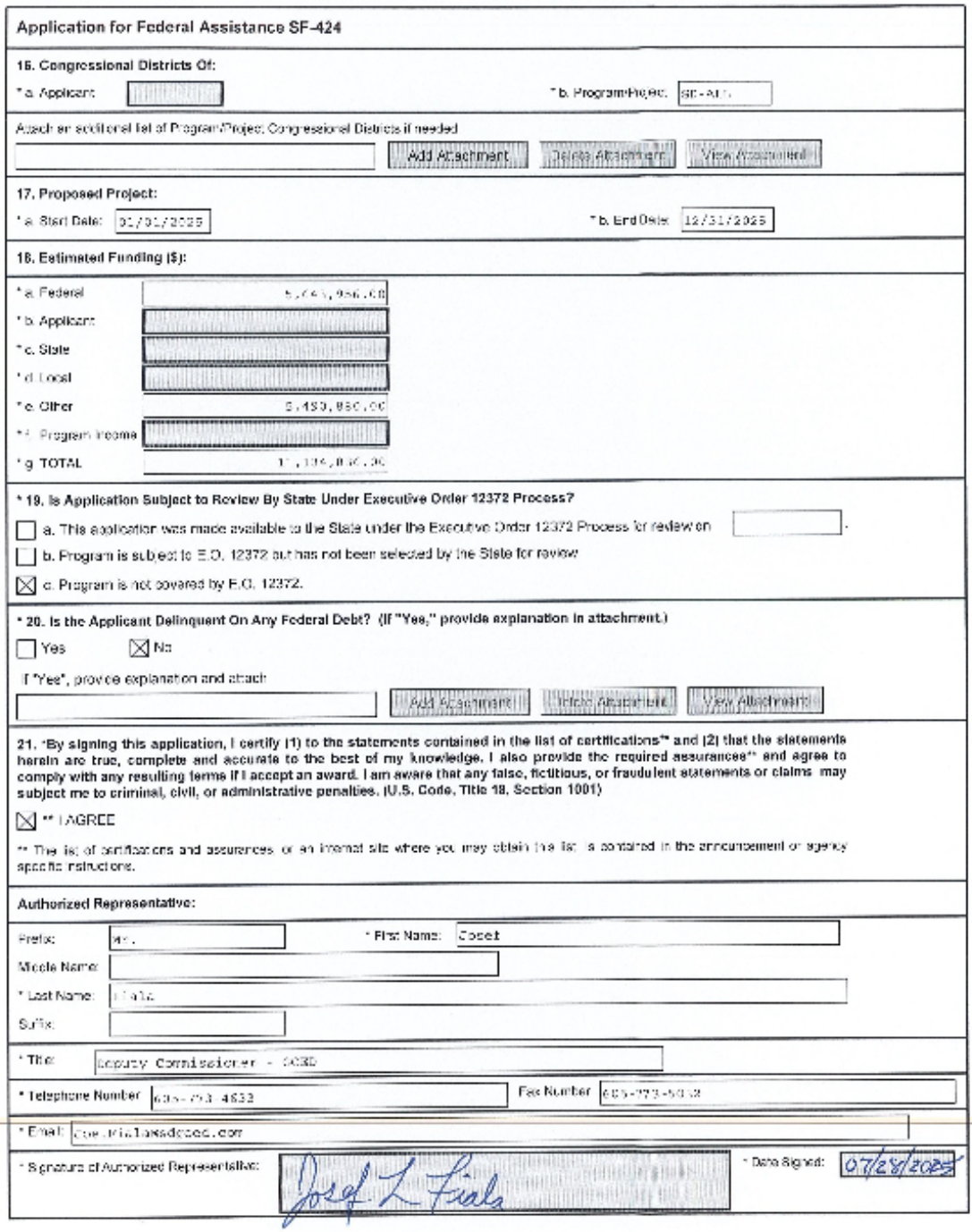
Add Attachment | Delete Attachment | View Attachment

* 15. Descriptive Title of Applicant's Project:

Administration of the State Community Development Block Grant Program.

Attach supporting documents as specified in agency instructions

Add Attachments | Delete Attachments | View Attachments



Application for Federal Assistance SF-424

16. Congressional Districts Of:

* a. Applicant: [illegible] * b. Program/Project: SD - ALL

Attach an additional list of Program/Project Congressional Districts if needed

[illegible] Add Attachment | Delete Attachment | View Attachment

17. Proposed Project:

* a. Start Date: 01/01/2025 * b. End Date: 12/31/2025

18. Estimated Funding ($):

* a. Federal	5,645,956.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	5,450,880.00
* f. Program Income	
* g. TOTAL	11,104,836.00

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

☐ a. This application was made available to the State under the Executive Order 12372 Process for review on [illegible].

☐ b. Program is subject to E.O. 12372 but has not been selected by the State for review

☒ c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)**

☐ Yes ☒ No

If "Yes", provide explanation and attach

[illegible] Add Attachment | Delete Attachment | View Attachment

21. *By signing this application, I certify (1) to the statements contained in the list of certifications and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)**

☒ ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: Mr. * First Name: Josef

Middle Name:

* Last Name: Fiala

Suffix:

* Title: Deputy Commissioner - DCED

* Telephone Number: 605-773-4633 Fax Number: 605-773-5032

* Email: [illegible]@dced.com

* Signature of Authorized Representative: Josef L Fiala * Date Signed: 07/28/2025

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0014
Expiration Date: 2/28/2027

Instructions for the HUD 424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.5, 3.115, 8.50, and 146.25, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.8, 3.115, 8.57, or 146.39.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant: [Insert below the Name and title of the Authorized Representative, name of Organization and the date of signature]:

*Authorized Representative Name:

Joseph L. Fiala

*Title: Deputy Commissioner

*Applicant/Recipient Organization:

State of North Dakota, Department of Commerce, Division of Community Services

1. Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.

2. Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C 2000(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribally designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).

3. Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et.seq.) and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance; except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

4. Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 100, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing; except an applicant which is an Indian tribe or its instrumentality which is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

5. Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.

6. Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.

7. Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4601) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 5304(d)) and implementing regulations at 24 CFR part 42, subpart A.

8. Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et.seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.

9. That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriated funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all tiers (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribally designated housing entities (TDHEs) established by Federally-recognized Indian tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State-recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

I/We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct. WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. §§287, 1001, 1010, 1012, 1014; 31 U.S.C. §3729, 3802; 24 CFR §28.10(b)(1)(iii)).

* Signature: Joseph L. Fiala

* Date: (mm/dd/yyyy): 07/28/2025

Form HUD 424-B (12/7/2023)

Public Reporting Burden Statement: The public reporting burden for this collection of information is estimated to average 0.5 hours per response, including the time for reviewing instructions, searching existing data sources, gathering, and maintaining the data needed, and completing and reviewing the collection of information. Comments regarding the accuracy of this burden estimate and any suggestions for reducing this burden can be sent to: U.S. Department of Housing and Urban Development, Office of the Chief Data Officer, R, 451 7th St SW, Room 4178, Washington, DC 20410-5000. **Do not send completed HUD 424-B forms to this address.** This agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless the collection displays a valid OMB control number. The Department of Housing and Urban Development is authorized to collect this information under the authority cited in the Notice of Funding Opportunity for this grant program. The information collected provides assurances and certifications for legal requirements related to the administration of this grant program. HUD will use this information to ensure compliance of its grantees. This information is required to obtain the benefit sought in the grant program. The information will not be held confidential and may be made available to the public in accordance with the Freedom of Information Act (5 U.S.C. §552).

Form HUD 424-B (1/27/2023)

STATE CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the State certifies that:

Affirmatively Further Fair Housing -- The State will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the State's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement:

2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and

3. It will require that the language of paragraphs 1 and 2 of this certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of State -- The submission of the consolidated plan is authorized under State law and the State possesses the legal authority to carry out the programs under the consolidated plan for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan -- The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the State's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.

Signature of Authorized Official

7/25/25
Date

FINANCE DIRECTOR
Title

Specific Community Development Block Grant Certifications

The State certifies that:

Citizen Participation -- It is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §91.115 and each unit of general local government that receives assistance from the State is following a detailed citizen participation plan that satisfies the requirements of 24 CFR §570.486.

Consultation with Local Governments --

1. It has consulted with affected units of local government in the nonentitlement area of the State in determining the method of distribution of funding;

2. It engages in or will engage in planning for community development activities;

3. It provides or will provide technical assistance to units of local government in connection with community development programs; and

4. It will not refuse to distribute funds to any unit of general local government on the basis of the particular eligible activity selected by the unit of general local government to meet its community development needs, except that a State is not prevented from establishing priorities in distributing funding on the basis of the activities selected.

Local Needs Identification -- It will require each unit of general local government to be funded to identify its community development and housing needs, including the needs of low-income and moderate-income families, and the activities to be undertaken to meet these needs.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low and moderate income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available.

2. Overall Benefit. In the aggregate, not less than 70 percent of the CDBG funds, including Section 108 guaranteed loans, received by the State during the following fiscal year(s) _____2023 - 2025_____ [a period designated by the State of one, two, or three specific consecutive fiscal year(s)] will be used for activities that benefit persons of low and moderate income.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG Funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It will require units of general local government that receive CDBG funds to certify that they have adopted and are enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and

2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Compliance with Laws -- It will comply with applicable laws.

Signature of Authorized Official

7/25/25
Date

FINANCE DIRECTOR
Title

Specific HOME Certifications

The State certifies that:

Tenant Based Rental Assistance -- If it plans to use HOME funds for tenant-based rental assistance, tenant-based rental assistance is an essential element of the State's consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §92.205 through §92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy Layering -- Before committing any funds to a project, the State or its recipients will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing.

Signature of Authorized Official

7/25/25
Date

FINANCE DIRECTOR
Title

OMB Control No: 2506-0117 (exp. 09/30/2021)

Emergency Solutions Grant Certifications

Each State that seeks funding under the Emergency Solutions Grants Program must provide the following certifications:

Matching Funds – The State will obtain any matching amounts required under 24 CFR 576.201 in a manner so that its subrecipients that are least capable of providing matching amounts receive the benefit of the exception under 24 CFR 576.201(a)(2).

Discharge Policy – The State will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Confidentiality – The State will develop and implement procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

The State will ensure that its subrecipients comply with the following criteria:

Major rehabilitation/conversion/renovation – If an emergency shelter's rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation. If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the building will be maintained as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion. In all other cases where ESG funds are used for renovation, the building will be maintained as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – If ESG funds are used for shelter operations or essential services related to street outreach or emergency shelter, the subrecipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the applicant serves the same type of persons (e.g., families with children, unaccompanied youth, veterans, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The subrecipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, counseling, supervision, and other services essential for achieving independent living), and other Federal State, local, and private assistance available for such individuals.

Homeless Persons Involvement – To the maximum extent practicable, the subrecipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under ESG, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted ESG.

Consolidated Plan – All activities the subrecipient undertakes with assistance under ESG are consistent with the State's current HUD-approved consolidated plan.

Signature of Authorized Official

7/25/25
Date

Finance Director
Title

Housing Opportunities for Persons With AIDS Certifications

The State HOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under the program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years, in the case of any building or structure purchased, leased, rehabilitated, renovated, or converted with HOPWA assistance,

2. For a period of not less than 3 years, in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.

Signature of Authorized Official

7/25/25
Date

Finance Director
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification
This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than $10,000 and not more than $100,000 for each such failure.