The Rural Housing Playbook

A housing development process guide for rural communities in South Dakota

Rural Housing Playbook

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Module 1: Off-Season--Introduction

1 Off Season—Introduction

The Warm Up

Summary: The Rural Housing Playbook is a workbook that was created in response to requests from rural communities in South Dakota for a guide through the housing development process. There are certain basic steps or processes involved in producing successful housing developments. The steps may occur in different sequences or may have different names, but we believe each is crucial. Based upon what we know and what we have learned, communities that skip any of the steps can miss essential elements or vital input. These critical steps are outlined in the Playbook's Modules 3-6.

Housing needs can be met by many different types of structures—from single family home ownership units, to multifamily rental units, to housing paired with services to meet the needs of people who require special assistance. There are different considerations and processes involved in developing the different types of housing. This Playbook's primary focus is on single family home ownership housing.

The Playbook also introduces a process for communities to access additional learning opportunities, technical assistance, programs and products, and guidance that can make the housing development process easier. We call it the Connector Network, and it's covered in Module 2. It is a collaborative approach, built on cooperation among community members, resource providers, and practitioners in the field of housing development. It doesn't purport to be the *best* way or the *only* way for communities to approach housing development. It is intended to be *another* way—one that might work for your community. This is an emerging process model that will be revised and refined as we continue to learn with and from your communities.

Finally, the Playbook includes suggested resources and other sources of information applicable to the housing and community development process. Some sources of information, lists of resource providers, and tools relevant to each of the various steps in housing development are listed at the end of each Module. A general list of references and resource providers are listed in Module 7. Neither this Playbook nor its resource listings are intended to be the only tools you will ever need to have a successful housing development. Rather, this is a high level overview to start your team on its journey. It will likely raise many questions. We hope it gives direction and suggestions about where to find answers to those questions.

Goal: The goal of this Playbook is to help communities think differently about the housing development process and better equip them to develop housing in their communities. Rethink housing development as a community and economic development tool. Engage in the process, take the steps, and utilize the technical assistance, guidance, and connection to resources outlined in this Playbook.

Steps: This Playbook provides modules on the following topics to help guide communities through the essential steps in housing development.

- **Community Engagement** (Module 3) – this step helps bring community members together
- **Community Self-Discovery** (Module 4) – this step helps communities determine their housing needs and set priorities
- **Community Concept and Design** (Module 5) – this step helps communities decide on a project to meet their housing needs, and to promote their project
- **Development Game Plan** (Module 6) – this step divides the development process into phases to help communities move from planning through the construction process and to a completed project

It also introduces the following new process for communities to get guidance and technical assistance with their housing and community development efforts.

- **Connector Network** (Module 2) – this new process was created to help communities learn more, get direction and assistance, and access technical assistance and resources as they engage in housing development
- **References & Resources** (Module 7) – this section contains lists of references used to create the playbook, other guides and information about the development process, and lists of resource providers

The following Checklist gives an overview of the Playbook's central Modules. Each covers areas we believe are critical in the housing development process. Your team can refer to this Checklist as you move through each of the steps.

Playbook

Community Engagement

- ☐ **Form a Starting Line-Up –** Gather a small group of citizens that are passionate about housing to form a "steering committee"
- ☐ **Nominate a Team Captain –** Nominate someone to coordinate the process and keep the group on task
- ☐ **Make a Roster** – Engage a team of representative citizens to gather community information
- ☐ **Create a Fan Club** – Raise awareness in your community through surveys and town meetings

Community Self-Discovery

- ☐ **Conduct a Self-Assessment –** Complete a self assessment to learn about your community and generate community involvement
- ☐ **Complete a Professional Assessment –** Contract for a professional assessment to help secure funding as required; contains a formal **Housing Needs Forecast**
- ☐ **Share Information –** Engage community to discuss the assessment information and housing needs forecast
- ☐ **Prioritize –** Decide what housing needs are most pressing

Checklist

Playbook

Community Concept and Design

- ☐ **Form a Concept** – Decide what type of project will meet your community's housing needs
- ☐ **Create a Design** – Create a project design that brings people together and meets the needs of the residents
- ☐ **Market the Project** – Develop a marketing plan that includes information about the product and the targeted consumer
- ☐ **Reach Your Potential Customers** – Utilize local media, bulletin boards and common areas to promote your project
- ☐ **Prepare the Buyer** - Start early to make sure that your potential customers have time to prepare to purchase the final product

Development Game Plan

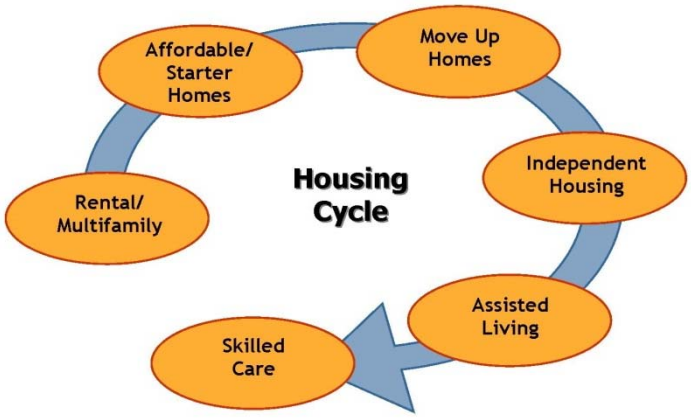
- ☐ **Predevelopment –** Develop a project timeline, assemble the development team, determine project and financial feasibility, identify site, and obtain approvals
- ☐ **Development –** Obtain all approvals and permits, site control, secure financing, solicit bids
- ☐ **Construction –** Review and award bids, finalize contracts, manage construction, including changes, inspections, approvals, and payments
- ☐ **Sell or Operate; Evaluate –** Get units sold or leased, review your project and celebrate success
- ☐ **Teamwork and Managing Expectations –** Communities, governmental entities, and developers work together; identify and manage risks

Checklist

Pep-Talk: The Rural Housing Manifesto

Building houses is a critical part of economic development. And it is community development. It's all connected and intertwined. Housing development can be a catalyst for shared vision and renewed progress in small towns. The Collaborative's rationale for producing this Playbook is to help small South Dakota communities generate systemic change and totally rethink housing development. Many of our communities are "in the dark"—unfamiliar with the how and why of housing development. They know housing is important, but aren't sure how to make it happen. Help is out there, but the process of locating and utilizing the resources is often fragmented and mysterious to local leaders. This Playbook is designed to help change the way rural communities think about housing and the way resource providers help them.

We found there is a cycle of housing needs in a community. Some people move through the whole or parts of the cycle, others don't.



The whole sequence is important for communities to provide, but houses can make the biggest and earliest impact. We have focused our research so far on single-family housing (Affordable/Starter Homes, Move Up Homes above), in towns of less than 2,500 population.

Core Conclusions

Three themes or core conclusions clearly emerged from the research done in these communities.

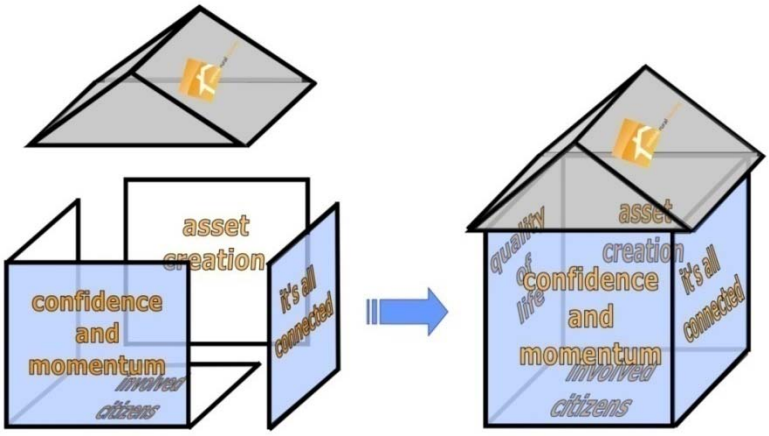
1. **Building Houses *is a critical part of* Economic Development**. South Dakotans have always known this. But we've forgotten it for at least a generation.
2. **Small communities and housing resource providers need to rethink the process of rural housing development.** It's a vital part of a wholesome community development strategy.
3. **Building better neighborhoods can be a catalyst for broad, shared vision in rural communities**. Great neighborhoods engage people in their community. Pride and

excitement from a great housing development is contagious. Developing neighborhoods can start a snowball of community development activity.

There are many reasons we think these things. We'll cover most of them in this manifesto. But we make one key proposition that helps to support our conclusions: We found that rural South Dakota missed a whole generation of housing development. We simply quit building new homes in most small towns around 30 years ago.

Because of this, most rural community leaders have no experience in housing development. There's little understanding of the connection between housing and economic growth. We've forgotten how to make our places (communities, neighborhoods, and homes) *vital*, *beautiful* and *valuable*.

Is building houses really a critical part of economic development? Can it really change our communities' future? We think absolutely. Here are a few reasons why:



- *Building homes is connected in many ways to overall economic and community development.* Business development, schools, population, tax revenue, community engagement—they're all connected.
- *Building houses builds contagious confidence and momentum in rural communities*. A new home is a strong message that the owner believes in the future of the community.
- *Homeowners have a stake in the future of their communities that compels them to become involved citizens.* They've often invested a lot of money. They're paying property taxes. They care what happens in their community.
- *Home ownership is the foundation of asset creation*. A home is the biggest asset most families own. It appreciates while they care for it. As that asset grows, so does the family's economic impact on the local community.
- *Vibrant neighborhoods improve social interaction and quality of life*. People living in beautiful, safe, walkable communities talk to each other more. They enjoy daily life in their community instead of just sleeping there. They make it their home.

These underlying principles are the building blocks of our manifesto. We've assembled them, along with our other research, into a strong foundation for housing development in Small Town, South Dakota.

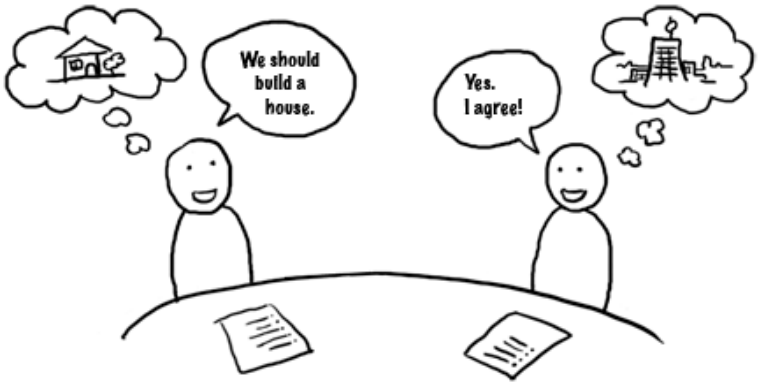
How Some Small Towns are In the Dark

Lone rangers. A number of housing developments have been started across South Dakota's small towns over the last few years. Most of them were put together by private *lone rangers*. These are well-intentioned individuals or small groups who begin clearing land, installing pipes or building homes on their own. They might be a construction contractor, a community leader, a small group of visionaries, or a person with an idea and gumption. They don't necessarily get buy-in *or* support from the community. They usually have no experience. They are do-it-yourselfers.

Lone rangers almost always mean well. Most do it with the future of their community in mind. Most also lose money on the project. They go at it alone because there is no structure for housing development in their community. Leadership on this issue is often unclear, with more than one point of "energy" (people or groups talking about housing). Lone rangers find themselves as default or self-appointed leaders, and they charge forward.

Because lone rangers are self-appointed torch-carriers of housing, they are often met with indifferent reactions or resistance from local government. Local lenders often stay on the sideline. The county stays out of the discussion entirely. Community members feel disengaged and worry about private gain from a "community" project (especially if public dollars are involved).

Short on vision. Because there is no intentional housing development strategy in the community, housing becomes driven by individual projects instead of a broader vision *for* the community and *by* the community. In this case, there can be no broad-based decision making around housing. People may agree on "let's build," but what that really means usually isn't clear.



All of this is a symptom of no vision for the future of the community. We've found very few small towns in South Dakota with a written vision or plan in place.

Lack of experience. In rural communities where some housing development *is* taking place, there is rarely an expert who has done it before. It doesn't matter if it's a community project or a private development, the developer is usually going about it through a trial and error process. There is almost never an upfront, step-by-step plan. Seldom has an objective analysis or market study been done showing what kind and how much housing is needed. Very rarely is there a solid strategy in place to sell the lots or homes once built. Newly christened "developers" often struggle through the process.

Mysterious and fragmented. Help is out there, and on many fronts. Resources in financing, grants, neighborhood development, design, homeowner education—these and many others are available from private, state and federal organizations. We've found that small town leaders just don't know what these resource providers can do to help them—if they know the organizations exist at all.

The providers tell us they simply can't keep track of what is going on in every small town, so it's impossible to offer help at the opportune time. There is a growing disconnect between resource providers and the small communities they can serve.

Most of the programs are great. They really can help small communities. Another problem, though, is the sheer variety of programs. Many are similar in nature, and resource providers don't have a formal process for communicating about mutual or potential clients. There is a disconnect *among* resource providers too.

Infill vs. Outskirts. Virtually all housing development that is taking place in small towns is happening on the outskirts. The result is often all new infrastructure and utilities, large open lots, wide streets and spread out services. Many annexes are cut off from the rest of the community. Trees, parks and sidewalks are an afterthought (or left out entirely). These developments are not designed for people and sense of place. Instead, there is a total focus on the house and yard, not the neighborhood. The developments appear to be made for cars (as evidenced by the garages that dominate the façade of the new homes), and make human interaction less natural. Usually, opportunities for infill or redevelopment in the existing town are overlooked, and strategies to rehabilitate older, run down homes are forgotten.

In a pinch, most rural housing developers (private or otherwise) choose what they believe is the lowest cost, easiest path—creating a new development on the edge of town. Often site preparation and installing a complete infrastructure increases the cost of development rather than resulting in savings. Other results can be poorly designed streets and infrastructure, wasted space, and unpredictable zoning codes. All of these factors can create a degraded sense of neighborhood, pride and investment in our rural communities.

Where did the houses go? Most rural South Dakota towns missed a whole generation of housing development. The average age of homes in our state's rural communities is over 48 years. More than 40% of the homes in those communities were built *before* 1940. Take a look at how our rural, non-reservation counties compare to the 16 largest counties in our state (from 2000 US Census data).

Age of Housing in South Dakota (as of 2000)

	Rural Counties	Counties w/ Communities of 2500+	Difference in Rural
Avg. Age	48.5 years	37.2 years	24% older
Built Before 1950	48%	29%	60% more
Built 1995-2000	4%	11%	36% fewer

Source: Office of Social and Economic Data Analysis, University of Missouri, Census 2000

We believe the gap is even wider today. Beginning in the 1970's, and through the 80's and 90's, very few houses were built in our small communities. That's a critical period of overall decline in most of South Dakota's small towns. What happened? Crippling youth out-migration, declining populations, dropping school enrollments, shrinking number of family farms and waning Main Streets—several factors converged to cause a decline in rural South Dakota. If people have given up, they disengage from the community.

Many communities, along with our State, responded by institutionalizing economic development. Local economic development corporations were formed all over and best practices were shared around the state in an attempt to recruit jobs and keep people in our small towns. Yet, we've found almost no local housing development organizations in rural South Dakota, and few regional ones. While "job creation" rose to the forefront, housing development became a forgotten practice.

Some good stuff too. The picture we've painted so far, while very common, isn't all true in every small town. Each community is different, with a different set of issues and understandings about housing development. Not everything we've learned is disheartening.

There are plenty of great stories out there which will be highlighted in this Playbook. In general, we found that most communities recognize that housing is important to their future. Most haven't consciously made the connection to economic and community development, but they do have an attitude of "let's build."

Another discovery was that construction capacity is strong. In other words, there are plenty of builders, contractors and lumber yards to serve our small towns when they decide to build houses.

There are many great programs out there for potential homebuyers, developers and communities, too. Resource providers across the state recognize the disconnect between their potential clients and among each other and want to fix it.

The recent "Ah-ha!" Housing advocates and resource providers across South Dakota told us that just in the past 2 to 3 years, more and more communities have suddenly "got it." They've begun to see the link between housing and economic/community development. The mythical switch is beginning, ever so slowly, to flip.

Rethinking Rural Housing

It's the system of housing, statewide, that really needs a fresh look. From the way small towns think about it, to the way organizations help them, it's time to transform rural housing development in South Dakota.

It's all connected. Homes and neighborhoods are a part of the larger whole. To truly understand our communities, we must look at them holistically—as a living, breathing system.

This means business development, quality of life, school enrollment, wealth creation, engaging leadership, taxes and all the other "parts" in the community "whole" are all connected in some way to housing.

Housing has a relationship and connection to many parts of community building and life. Growing businesses need employees, employees need a place to live and communities with great neighborhoods help local businesses recruit workers. Retailers need customers; housing development brings new ones to town. Communities are looking to grow in population; great and beautiful neighborhoods attract families and retirees. Rural schools need more students; a growing population answers that. Great neighborhoods and strong quality of life in a community help schools recruit great teachers. An increase in the number of homeowners increases community involvement. Young people begin to see a place they want to return to instead of a dying town to run away from. More diverse leadership emerges. Neighborhoods built for people create stronger ties and interaction among residents. Well-designed neighborhoods become filled with people of all ages, incomes and life stages. Families begin to grow assets and increase their ability to buy local goods and services. Retirees and seniors begin to see an opportunity to age in their hometown. Transfer payments and retirement incomes stay in the community. As population, diversity and opportunity begin to grow, entrepreneurs emerge and community projects begin to blossom. The connections go on and on.

The connections are complex, but the ideas seem simple. Building houses truly causes a snowball effect in small towns. Each part of the "system" in a community's development is dependent on the others. When momentum builds around housing, the whole community begins to come to life.

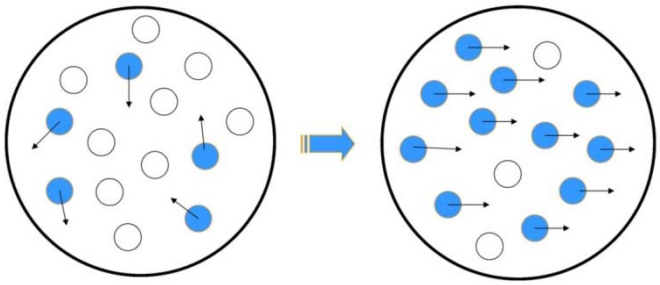
Everybody, now. Positioning housing as a catalyst for change requires a lot of participation. The whole community needs to be engaged. To win, many communities will need to create a new mindset—one that includes housing development. People must believe in the future of their community.

This starts with developing a shared vision for the whole community—including an action plan to make it real. Housing needs to be part of a sustainable, long term path to a brighter future. This builds context for housing initiatives to take place, and sets town leaders, especially the City Council, up to become proactive players. A vision that includes housing gives the Council and other leaders permission (and political "cover") from the community to do something special.

Housing can be the catalyst for that shared vision. You need to start somewhere, focusing on a specific part of community development—like housing—and growing the vision from there.

Swim together. With a shared community vision in place, small towns can work toward making that vision real. To do that, the leaders and organizations need to be on the same page—lined up toward the same long-term goals for the community.

The left side of the diagram below shows what many communities look like in rural South Dakota. The small circles represent individuals and organizations (like City Council, the economic development corp., the commercial club, etc.). The white circles represent people and groups with no involvement, while the blue circles are those leaders and organizations working toward a better future for the whole community. The problem is, they each have their own idea of what that future looks like. Even though they are all well-intentioned, they end up doing their own thing, ignoring what the others are up to, and bouncing into each other. The result is the whole community gets stuck in neutral.



The diagram on the right shows what that same community might look like if all those points of energy got together and formed a shared vision. More groups and individuals would be in the game. Those blue circles would begin to take on their own part of the action plan, moving forward together. The whole community begins to launch ahead toward that better future—the one that they chose and understand.

It's much like a school of fish, all swimming in the same direction. Even though that school is made up of many individual fish, the whole *system* moves forward as one.

As small towns begin to form that vision around housing development, some things are a big deal. Put in place consistent, passionate and trained leaders for the housing movement. Educate those leaders up front. They need to learn how to put together and follow a step-by-step process for building neighborhoods, and how to connect with available resources. Harness the energy of the lone rangers, and align and connect the groups talking about and working on housing development.

Education needs to be a key push for the whole community too. Help them to really understand why housing is important. Position local lenders as experts who teach the community about financial fitness and home buying. Show people how building houses can get that snowball rolling for the town's future.

There go the neighborhoods. We, as rural South Dakotans, like to talk about our small towns as a place with strong sense of community and great neighborhoods. The fact is we haven't been doing much to make that true in the past couple of decades. We assume it's still happening, but we keep *doing developments* instead of *building neighborhoods*. It's time to restore a fabric of

community. It's time to change our mindset. It's time to truly build better places – to build like people really matter.

Building a neighborhood is part practice, and part physical. The physical part is about design. It's creating neighborhoods that are assets to a whole community; that make that town a more attractive place to live. That means designing them for human interaction, ones that lend themselves to connecting neighbors. It means building with a balanced approach to saving costs and creating growing assets. Build your neighborhoods so they are beautiful, affordable, walkable and forever.

The other part of building neighborhoods, practice, is important for both new and old parts of town. Develop organized group structure and interaction in neighborhoods. They get residents involved in neighborhood projects, gatherings and celebrations.

Great neighborhoods are built for people of any age, income or life stage to enjoy. They encourage interaction and physical activity. They are full of beautiful, lasting buildings with a variety of uses.

Love those open spaces. South Dakota's greatest physical asset may be its beautiful, wide-open landscape. Open space is a treasure, and a resource that can carelessly be used up in and around our small towns. When building new neighborhoods, let's build them with a minimal impact on the environment. Chew up as little open space and agricultural land as possible. Push residential development into more dense pockets of towns and villages. Design parks, green space and gardens into the development plan.

To do this, communities need to look right under their noses. Many opportunities for infill and redevelopment projects lay in waiting in our small towns. One way is to reinvest in a run-down neighborhood by refurbishing the homes and streetscapes. Another is to convert an "ugly" former land use into a beautiful new residential neighborhood—infill projects like reclaiming a junkyard, elevator site or former petroleum products site that is adjacent to the traditional neighborhoods in town. These projects reuse valuable space, often cost far less for infrastructure and land acquisition, and do great things for the environment. Best of all, the neighborhoods that are refurbished or built on infill sites create a stronger, more attractive community.

Beyond the water tower. Our research found a few regional organizations developing houses and neighborhoods in a specific geographical area, and we've learned a lot from their work. However, we couldn't find one example of regional collaboration between communities specifically around housing.

Don't go it alone. Seek outside partners to provide resources like training, financing, infrastructure development, etc. Find other communities that have done it before or are going through the same processes, and learn from them. Share your knowledge and learn together.

Looking for answers outside the community isn't just about technical help, though. It is important to be intentional about providing the full housing cycle to community residents. Not every small town in South Dakota can provide all these pieces alone. So work together with your neighbors. The housing cycle can be regional. Talk with other communities in the area about how, together, you can provide for the whole cycle in a win-win partnership.

Stop, then start anew

So, we've contended that, while they want it to happen, most small towns in South Dakota are **in the dark** when it comes to housing development. We've pointed out that lots of help is out there, but it's often **fragmented and mysterious**. We've shined some light on a **new way of thinking** about building houses in our rural communities, and introduced you to some new approaches.

That's our manifesto on rural housing development. There's nothing earth shaking or startling here. Some of it is based on data and trends, but a lot more of it is really about listening and understanding. It's stuff we already knew – we all just forgot.

Seeing something anew starts with stopping. We need to stop thinking in the way we always have, to remove ourselves from the grind. Once we step back to truly listen and learn, fresh insights just happen. That's how you *re*think.

Help your community make a new start by positioning housing development and revitalization as a key component and catalyst for improving its quality of life. Try using the strategies and approach outlined in the next chapters of this Playbook to develop a team and a plan that involves the whole community. Engage the technical assistance and resource providers as coaches that can help you plan your game and advance your plan. Then practice, practice, practice. Continue learning, exchanging information, and relying on your newly-created network to improve, maintain, and sustain your communities.

Module 2: Winning the Game—Engaging the Connector Network

2 Winning the Game—Engaging the Connector Network

Summary: *In the research the Rural Housing Collaborative has conducted, we found that often communities that want to develop housing don't know what steps to take, or how or where to find the assistance, products, or resources they need. Resource providers can provide direction and technical assistance, and know about the products and programs that can help communities, but often they don't cooperate efficiently with each other to bring that help to the communities. So, the Collaborative proposes a new process of bringing communities together with technical assistance and resources, and to bring resource providers together to more effectively serve communities. We call it the "Connector Network." This process is envisioned as a way to fix the disconnect between communities and resource providers, and among resource providers themselves.*

Goal: *The goal of this new process is to connect communities with the help they need, and to promote cooperation and coordination among resource providers as they help communities with housing development. The different steps and learning opportunities provide communities with different levels of support and information.*

Steps:

- ☐ ***Getting Connected*** *– Your team shares information about what you have done and where you are in your housing development efforts. A coach or guide helps you with next steps.*
- ☐ ***Additional Learning Opportunities*** *– Your team can engage in new learning opportunities to help your team dig deeper into the housing development process*
- ☐ ***Make Use of Available Resources*** *- Establish a connection between your team and the resources, technical assistance and products you need*

Connector Network Strategy

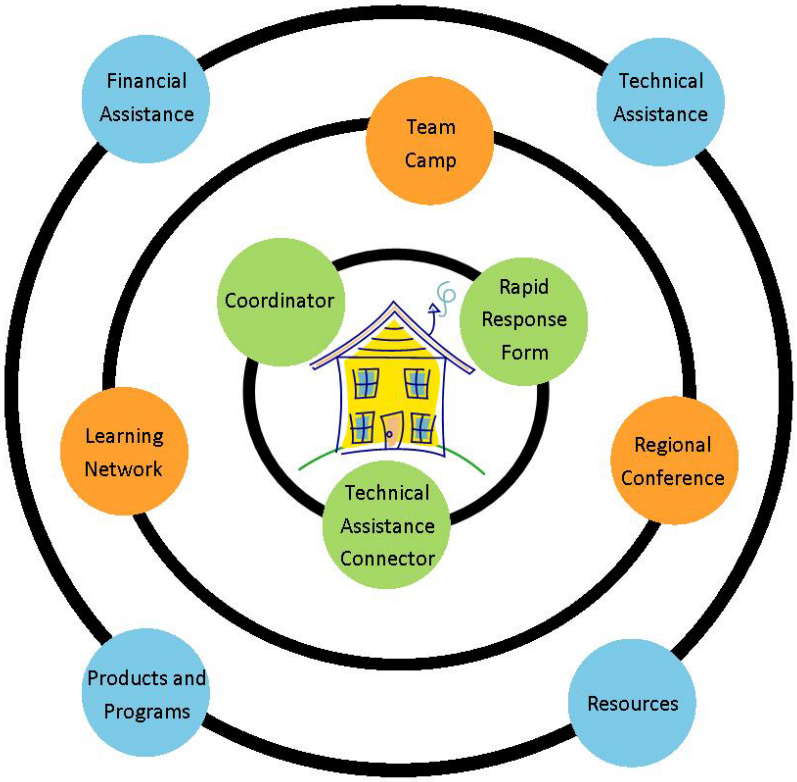
At any time throughout planning for or executing your housing development project, you may find that you need special assistance. Just like any team that relies on coaches and gets directions from specialists, you might want special technical assistance. It is important to know that there is no right or wrong time to bring in outside help. You might need help with:

- Engaging and organizing your community
- Conducting a market analysis and needs assessment
- Managing the development process
- Funding your project

The Connector Network can introduce your team to many opportunities to access assistance to help you move your housing project from vision to reality.

This strategy for engaging the Connector Network is a new process. It is intended to give your team easy to follow directions and options for requesting and receiving the extra coaching, assistance, and products you might need to win your housing development game. Each of the steps can lead you to the resources and resource providers that might best meet your needs. Creating and implementing a housing development plan is complicated and time consuming. If it is easier for your team to access the help you need, it should be easier for you to bring success to your communities.

This diagram below introduces new terms, roles, and steps in the Connector Network process. The green circles represent the first step in the process and the coaching staff that can help your team. The orange circles represent new formal and informal opportunities that can help your team learn more and hear from others about the development process. The blue circles represent the categories of resources your team can use in your housing development process.



The Connector Network process is designed to be a team approach to helping South Dakota communities. There will be a single initial point of contact through the Coordinator by way of submitting a request for assistance called the Rapid Response (R2) request. That form is

located at the end of this module. From there, the Coordinator will engage a team of specialists, including the Collaborative members, Connectors, and Resource providers, to create an approach tailored to each community's needs. Your community might be assigned a Connector who will serve as guide and mentor throughout your development process. The Connector can bring in experts or suggest other resources for you to pursue. You can participate in additional learning activities with other communities. At all times through this process, the Connector stays in contact with the community and the Connector Network team, sharing information and providing continuity to the process.

Please note that this strategy is not the only way to approach your development and meet your needs, but it is one method that can connect your team to the resources, products, and expertise you might need to finish your game with a win.

Players and Positions

Coaching Staff and Tools

Playbook Coordinator: The Playbook Coordinator is the starter for the Connector Network. If your community needs assistance with housing development, you will complete the R^2 request and submit it to the Coordinator. The Coordinator's job is to review your community's information and help direct your next steps. The Coordinator will also collect information, direct traffic, and monitor the activities and interaction between the communities and other resource providers. By keeping track of who is involved in the process, and what works and what doesn't, the Coordinator can help the process evolve, grow, and better meet communities' needs.

Rapid Response (R^2) Request: Resource and technical assistance providers need to know what you have accomplished and what assistance you need so they can suggest the best products or process for your situation. In order to help you organize that information and clarify your needs, we have created a new form we call a Rapid Response (R^2) request. It is designed to gather information that allows your community's needs to be identified and evaluated. The form is located at the end of this module. The R^2 is directed to the Coordinator who conducts an initial review before bringing in the rest of the Connector Network team.

Technical Assistance Connector: The Connectors are participants in the Rural Housing Collaborative and have expertise in a variety of areas of community and housing development. They represent a broad spectrum of housing interests, ranging from program funding sources to community outreach organizations to advocates for low- and moderate-income populations. The Connectors are available to help your community with your specific needs in the housing development process. The Connector will be a community's "go to" person. Like the personal

physician in the famed "Mayo Clinic Model of Care" the Connector serves as a community's lead contact and is with the community throughout the process. The Connector is a resource and a conduit to additional expertise, resources and learning opportunities.

Learning Opportunities

Regional Conference: A series of regional conferences will introduce the Playbook to community members and describe the Connector Network process. The regional conferences will allow participants to learn more about the development process and to network with other community members also interested in housing development.

Team Camp: The Team Camps will be more intensive sessions for community representatives to explore housing development as a community and economic development strategy. Team Camp workshops will include elements of strategic planning and vision-creating. Communities will learn more about the Connectors that are available to provide additional direct technical assistance, advice, and guidance. The Team Camps will present an opportunity for communities to develop relationships with other attendees.

Learning Network: The regional conferences and team camps will provide a starting point for communities to develop relationships with other communities and to share success stories, tips and best practices about the housing development process. This informal "Learning Network" can be an ongoing forum for communities to continue learning from and each other and exchanging information.

Resources and Resource Providers

"Resources" can be programs or products, services, or people and organizations that help communities achieve their goals. The Connector is a resource for communities, a guide through the process, a conduit for information, and an agent to bring communities in contact with other resources. Other resources can include direct technical or financial assistance, or specific programs, products or services. The organizations or entities that offer the resources are the resource providers. Experts within these organizations are also resources. We envision communities being connected to all types of resources and resource providers through this Connector Network process.

Types of Resources: Technical assistance, financial assistance, and products are available through various resource providers.

Technical assistance is advice or direction that can help build and sustain your team's capability. It can help with carrying out tasks, providing advice, preparing and implementing strategies, or enhancing understanding of different aspects of the housing development process.

Financial assistance is direct project support in the form of loans, grants or other forms of financing.

A *product* or *program* is what results from or follows a set of conditions. For example, a loan product is a method of delivering financial assistance based upon certain eligibility or credit conditions. A lending program is the collection of criteria or conditions upon which financing decisions are made.

Getting Connected

Communities can use as much or as little of the Connector Network process as they want. To get the most benefit from the process, we recommend taking advantage of all the opportunities offered. Each community's needs are different depending on the size and complexity of its project, the experience and ability of its team, and its plan for development. The process can be as different as two football teams' approaches to scoring: one might choose to run short pass plays, carry the ball, and take multiple downs to reach the goal line, and another might have a quarterback who can complete one long pass to score in a single play. The best approach is one tailored to the team's strengths and abilities.

1. This Playbook is your first resource. It is intended to give you an overview and a broad explanation of the development process. Some communities will move forward with their development plans without any of the additional assistance described here.

2. For communities that want additional guidance, here are the steps:

- Complete the R^2 request and submit it to the Coordinator. Your responses to the R^2 questions can help you begin to understand where you are in the process.
- Coordinator reviews the R^2 request and works with the RHC team to identify a strategy, then contacts you to discuss next steps. The Coordinator may help with or suggest any of the following:
    - Provide an introduction to the Playbook
    - Engage the Rural Housing Collaborative members for additional input on how your community might proceed
    - Refer you to additional learning opportunities like a regional conference to learn more about the Playbook process and Connector Network or a Team Camp that will provide additional training and networking opportunities (See step 3 below)
    - Match your community with a Connector that can provide advice and guidance throughout your development process (See step 4 below)
    - Suggest products available through resource providers in the state (See step 5 below)
    - Help monitor your progress and keep your community on track and on task

3. The Coordinator can suggest that you participate in **additional learning opportunities**. These opportunities for further and more in-depth learning and engagement in community design, vision and project creation are on the drawing board and are not yet available. Additional funding is being sought for the Regional Conferences to introduce the Playbook and to develop the Team Camps. Team Camps will be designed to allow your community to engage in additional training activities around the modules in this Playbook and to become a part of an informal Learning Network. The Team Camps will provide a forum for community representatives to network with other communities and to receive more extensive input from experts as they create their community, housing, and economic development strategies. Additional details about the Regional Conferences and Team Camps will be made available as they are finalized.

4. Based on the information you submit in the R^2 request, the Coordinator can introduce you to a **Connector** in your region or with a special expertise that complements your project. Your community can engage a Connector to provide you with ongoing technical assistance, advice and direction for your specific housing development project. The scope of work and details of this relationship will be outlined in a memorandum of agreement between your community and the Connector. The Connector will keep the Coordinator and the rest of the Rural Housing Collaborative team informed about your community's progress. This will provide additional insight and an opportunity for the resource providers and others to revise and refine how they work with communities. A Connector in your region can:

- provide guidance and coaching
- bring in other experts as needed
- help community to do for themselves
- direct community to appropriate programs or products
- provide as much or as little assistance as your community needs

The Connector can also help your community identify and connect to appropriate resource providers, products, programs and other types of assistance that may benefit your project.

Early Connector Success

The goal of Centerville's housing project, begun in 2006 by the Centerville Development Corporation ("CDC"), was to offer quality affordable housing to attract young families to the community. The Southeastern Council of Governments and Sioux Empire Housing Partnership acted as unofficial "Connectors" for the CDC to guide them through the planning process, construction management and marketing. The group wanted to keep financing options open for homebuyers, so they built homes according to USDA Rural Development specifications. A group of lenders including the South Dakota Housing Development Authority, Fort Randall Telephone Company, and the City and Chamber of Centerville provided a fund for construction financing at zero percent interest. By negotiating and renegotiating with subcontractors and using model home discounts, the CDC kept construction costs down. CDC members volunteered to perform some of the clean-up, dirt work and to seed the lawns. They utilized free marketing by writing articles for local and area newspapers, participating in talk radio programs and inviting TV stations to ground-breaking and ribbon cutting events. They held open houses at times when community events drew people to town. The local bank in Centerville, First Midwest Bank, participates in the Federal Home Loan Bank of Des Moines's Rural Homeownership Fund and through that program was able to provide a grant of up to $5,000 to help qualified homebuyers with down payment and closing costs. The first phase of the Centerville project resulted in two houses built under budget and sold at a profit to young families moving into the community.

5. **Resources, resource providers**: Many organizations provide technical assistance, financial assistance, and products to assist communities with their housing development needs. These are the Resource Providers. Often communities will learn of a specific financing product, but they may not understand how that product can be utilized. The Playbook Coordinator or the Connector can help communities identify the products, services and resources that might best meet their project's needs.

Technical Assistance Example*: Planning and Development District III provides technical assistance for communities in its service area that want to conduct a housing needs assessment or survey. District III can customize a housing needs assessment for a community that would like to assess its current housing situation and identify potential housing needs. An assessment includes an overview of the present housing situation, a set of recommended actions based on the current situation, and possible methods of implementing the recommended actions.*

Product/Program Example*: USDA Rural Development has homeownership financing products under the §502 Direct and Guaranteed Loan Programs. Under the Direct Loan program, individuals or families receive direct financial assistance in the form of a home loan at an affordable interest rate. The interest rate may be as low as one percent depending on the income level of the applicant. Most of the loans made under the Direct Loan Program are to families earning less than 80% of the median income level in the communities where they live. Direct loans may be made for the purchase of an existing home, for new home construction, and new manufactured homes. Under the Guaranteed Loan program, Rural Development guarantees loans that are made by private sector lenders. The individual works with the private lender and makes his or her payments to that lender. Under the terms of the program, an individual or family may borrow up to 100% of the appraised value of the home, which eliminates the need for a down payment.*

Financial Assistance Example*: South Dakota Housing Development Authority offers a financing tool for developers called the Rural Site Development Program. It can be used to stimulate the development of new affordable housing subdivisions in rural communities (excluding Rapid City and Sioux Falls). The funds must be leveraged with other resources to the maximum extent possible. Local lender involvement is required, and SDHDA will partner with a local lender to accomplish the financing. SDHDA usually takes the second mortgage position on up to 50 percent of the total financing needed. Program guidelines may limit the purchase price of affordable homes within the development, and the number of lots within the development.*

As an additional tool for communities, this Playbook contains a list of resource providers with descriptions of the assistance, products, and programs they can offer to communities. This list is located at the end of this Playbook.

Step Back and Start Again

In 1999, a community asked Neighborhood Housing Services of the Black Hills (NHSBH) for their assistance and services. The community developed an initial strategic plan and hired a part-time Outreach Coordinator. Due to the lack of housing stock in the community, the group quickly decided to help complete a housing subdivision and place two Governor's Houses there. The focus was to provide low-income families with homeownership opportunities and provide additional new housing stock in the community. The first home was sold in a short amount of time, but due to a lack of residents seeking homeownership, the second home took three years to sell. Initially, the community group was successful in partnering with the city on projects benefiting the community, including an Exterior Grant Program and partnering with the city to clean up a vacant lot they had purchased. The group was also successful in establishing two neighborhood block clubs, a Paint the Town event, and Plant the Town event. The group partnered with NHSBH and other entities to provide home repair/rehab assistance to low-income homebuyers. Over the last several years the initial excitement and drive have diminished. The lack of continued support and involvement from the community made it difficult to continue progress in this community. Both the Exterior Grant and Paint the Town programs are gone due to a lack of community/city support and funding. Fundraising has been limited to advertising and small projects. Currently the group hosts two projects a year and has yet to set goals that are focused around homeownership and community revitalization.

When progress stalls within a community, it can be necessary to step back and look again at what the community wants and needs, and is willing to work toward. Without resident and city support and involvement, community revitalization cannot and will not happen. As in this case, if the community will not get behind the community development effort, that effort cannot survive.

Rapid Response (R^2) Request

Community Name:

Contact Information

Name:	**Title/Capacity:**
Address:	**Telephone:** **Fax:** **E-Mail:**

Describe Community Research Completed: ***(by whom, what dates*)***

Y or N

- ☐ Conducted community meetings/discussed and identified needs
- ☐ Engaged diverse community representation and participation (individuals, organizations, businesses, local government)
- ☐ Conducted informal community survey, listed housing assets and needs
- ☐ Identified zoning and ordinances affecting housing development
- ☐ Reached consensus regarding strategy to meet housing needs
- ☐ Conducted formal Needs Assessment/Market Study (professional analysis)

*Attach copies of research completed

Concept/Design

Have you engaged in a design process? ***(explain or attach details)***

Have you agreed on a Proposed Project? ***(attach details)***

Y or N

- ☐ Location
- ☐ Number of units
- ☐ Type of units (single family, multifamily, infill, rehab)
- ☐ Price range
- ☐ Targeted market/population to be served
- ☐ Timeframe for development
- ☐ Identified financing needs / sources

Assistance Needed: ***(check all that apply)***

- ☐ Community Engagement
- ☐ Community Assessment, Market Study
- ☐ Design/Community Vision
- ☐ Project Selection
- ☐ Planning, zoning, building codes
- ☐ Architectural/Engineering Design
- ☐ Construction/project management
- ☐ Marketing
- ☐ Individual borrower credit counseling, homebuyer education
- ☐ Access to financing products; describe:
    - o Site Acquisition _____
    - o Building acquisition/rehab _____
    - o Site Development _____
    - o Infrastructure _____
    - o Construction _____
    - o Permanent _____
    - o Individual Homebuyer financing _____
- ☐ **Other needs *(describe):***

List community groups or resource providers you have worked with:

Other Questions or comments:

Module 3: Community Engagement

3. Community Engagement

Summary: *Rural communities have long cooperated on matters that are important to their continued strength, success, and vitality. The Collaborative found communities that have had success in housing have done so because they've brought their communities together around projects. The most successful communities understand the importance of teamwork and getting community members involved. Coming together like this is called "community engagement." The following module will help you through this process.*

Goals: *After completing this module, you will have a small core group of citizens to start your team. They will nominate a Team Captain and start raising awareness in your community. In addition, you will have a larger team of representative citizens that want to help develop a housing strategy for your community.*

Steps:

- ☐ ***Form a Starting Line-Up –*** *Gather a small group of citizens that are passionate about housing to form a "steering committee"*
- ☐ ***Nominate a Team Captain –*** *Nominate someone to coordinate the process and keep the group on task*
- ☐ ***Make a Roster*** *– Engage a team of representative citizens to gather community information*
- ☐ ***Create a Fan Club*** *– Raise awareness in your community through surveys and town meetings*

Form a Starting Line-Up. Find a group of citizens who are passionate about housing to form a "steering committee." These motivated starters could include local lenders, economic development officials, affordable housing advocates and real estate professionals. Whoever joins the starting line-up should be involved because they *want* to be involved and because they view housing as a critical component of the community's overall health and vitality. Involving people who are committed to the effort should keep your team moving forward.

Nominate a Team Captain. It may be beneficial to you to nominate a Team Captain who can coordinate the process and keep the group on task. The Team Captain may be a volunteer, a staff person whose time is contributed by a community business, or it may be a paid position. This step can be very crucial to the success of your team, so be sure you find a leader who will be effective and efficient. A Team Captain's Task Tracker checklist is located at the end of this module.

> *Tip: Before choosing a leader, identify the qualities that you want in your leader. Instead of trying to create a leader, identify and nurture the leadership qualities that one of your teammates already possesses.*

Make a Roster: Engage Community Members. There is a lot of information your community might want to gather as you begin to develop your housing plan or strategy. At this point, it can be helpful to get community members involved in collecting that information. You can bring together people who have access to a lot of information (government employees, school officials, utility employees), and people who are interested in helping collect more information.

Checklist 1 (occupations/professions):

- ☐ Mayor
- ☐ City Council Members
- ☐ Planning/Zoning Committee Members
- ☐ Chamber of Commerce/ Economic Development
- ☐ Industry Representatives
- ☐ Utility Representatives
- ☐ Financial Service Industry Representatives
- ☐ Real Estate Professionals
- ☐ School Board Members
- ☐ Higher Education Representatives
- ☐ Subsidized Housing Providers
- ☐ Special Needs Professionals

You might want to include community members with different income levels, in different age groups, and those with different skills and interests. The checklists above and below contain suggestions of occupations or professions and categories of family status and income that you may consider including on your team. You can use the Team Roster at the end of this module to track who will be involved and the tasks they will complete. Having a diverse team that represents your community can help you gather information that reflects your community's preferences and feelings about a housing plan.

Checklist 2 (family make-up):

Representatives of different age groups, family status and ethnicity:

- ☐ Citizens age 65+
- ☐ Citizens age 40-64
- ☐ Citizens age 25-39
- ☐ Citizens age 18-24
- ☐ Families with and without children
- ☐ Citizens with different cultural backgrounds

Representatives of different income levels:

- ☐ > 100% Area Median Income
- ☐ 80-99% Area Median Income
- ☐ 50-79% Area Median Income
- ☐ <50% Area Median Income

Edgemont—Pulling the Team Together

In the spring of 2004, the City of Edgemont completed a community analysis and determined they needed homeownership and community revitalization. Mayor Jim Turner contacted Joy McCracken, Executive Director of Neighborhood Housing Services of the Black Hills (NHSBH) for assistance. McCracken traveled to Edgemont to provide information about NHSBH and what services they might provide. After presenting information and showing the annual NHSBH organizational video, the community responded, "That's what we want!" Representatives from the City of Edgemont, its business sector, and residents then visited Deadwood and Central City to tour several NHSBH projects and see examples of what can be done not only with homeownership but also with community revitalization. Upon completing the tour, NHSBH worked with the group to outline a three-year plan for Edgemont. This included projecting the number of homebuyers to reach, the number of families to reach with rehab assistance, identifying volunteer projects and staffing. Then it was the Edgemont community group's responsibility to fund the plan. When the group successfully raised the needed funds, NHSBH was able to help open an Edgemont Neighborhood Council office. Since that first meeting the Edgemont Neighborhood Council has painted four homes through Paint the Town. They have provided Exterior Grants of $250 to more than 20 homeowners to help with exterior repairs and stimulate community pride and revitalization. More than 10 residents have received assistance with home repair/rehab, and one new home has been built. The Edgemont Neighborhood Council has also been successful in organizing two neighborhood block clubs in the community. The goal of the block clubs is to bring residents together to get to know each other and work together on neighborhood needs.

Edgemont's success can be attributed to the commitment and buy-in from the residents and city government of Edgemont. For the first two years, the Edgemont City Commission donated a portion of their funds to help support the Exterior Grant Program. In addition, the Edgemont Neighborhood Council, made up of residents, city and business representatives, raises $8,000-$10,000 annually to support a part-time Outreach Coordinator and Council projects. At the end of their third year, the Edgemont Neighborhood Council focused on establishing new goals for the next three years and continued growth.

Create a Fan Club: Generate Excitement in the Community. This step can help your team learn more about their community and its housing needs. Having team members gather information or conduct surveys can help them connect with each other and bring back information that can help the team identify a housing strategy or plan. You can capitalize on team member interests and expertise by having them chose the tasks they want to complete, or the survey topics they want to help with. Sample survey topics and questionnaires are located at the end of this module.

> *Tip: After completing surveys around your community, consider sharing the results by placing articles in local newspapers or hosting a community meeting to discuss your findings. Be sure to invite comments so that members not directly involved can contribute to the effort. This will help build community consensus for the need to address housing.*

As you bring your team together, be aware that you might encounter reluctance or resistance in your community. It could come from a private developer who may feel threatened by your efforts, or from others who just don't see any need for change. Try to open up the lines of communication and exchange information. Try to consider, understand, and be respectful of the different perspectives that are involved. You may never get the full support of the entire community, but if your team invites participation and makes it clear that you want to score a win with and for the community, your team can gain boosters.

Members of the Connector Network can help your community with team building and getting community members engaged and involved. See the Connector Network chapter for more information.

From a Dump to a Slam Dunk

Day after day, the citizens of Redfield used to gaze down the street only to see a blighted salvage yard. After years of this sight, the neighbors of the salvage yard formed a citizens committee and appeared before the Redfield City Council and asked them to address this specific city cleanup project. By gathering information and demonstrating the citizens' desire for the salvage yard cleanup, the group convinced the City to take action. The City engaged in a land-swap with the salvage yard owner and cleaned up the site. Then, the City donated the cleaned-up land to the nonprofit Grow Spink, Inc. for residential housing development to help address the lack of available housing in Redfield. Initially Grow Spink submitted a request to the South Dakota Department of Environment and Natural Resources (DENR) to be the first participant in a new Brownfields program. This program is used specifically to take potentially contaminated properties, investigate and clean them up, and make them available again as useable sites. Grow Spink then subdivided the former salvage yard into a housing development consisting of eight lots suitable for homes. They effectively used a variety of resources including the Governor's House program, foundation grant funds, SD DENR funds, cooperation of local utility companies, and the City's implementation of its tax discretionary formula. The once dingy salvage yard was reclaimed and now provides homes for five families. The project reinvigorated the entire neighborhood, with an additional four new houses built in the area and major private improvements taking place as well. After turning a salvage yard into a treasured home for families, the citizens of Redfield are taking great pride in their community.

For more information visit www.growspink.com or http://www.state.sd.us/denr/DES/ground/Brownfields/Redfield.htm

My Team Roster

Position/Name	Contact Information	Task(s)
Mayor:		
City Council/County Commission Member:		
City Council/County Commission Member:		
Chamber of Commerce Representative:		
Industry Representative:		
Utility Representative:		
Financial Service Industry Rep:		
School Board Member:		
Higher Education Rep:		
Real Estate Professional:		
Subsidized Housing Provider:		
Special Needs Professional:		
Community Member:		
Community Member:		
Community Member:		
Community Member:		
Family with children:		
Family without children:		
Other:		
Other:		

Team Captain's Task Tracker

Task:	Task Assigned to: Date to be completed:
☐	
☐	
☐	
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Community Windshield Survey

1.Location/Access/Circulation	2.Residential Areas/Neighborhoods	3.Educational, Cultural, and Religious Facilities
Drive into and around town, notice the approaches to the community including:	Various neighborhoods and their character: numbers of mailboxes on houses; cars parked on the street; evident racial/ethnic concentration	Elementary, middle and secondary schools. The school bus parking lot may reveal approximate size of the school district.
Type of highway(s) entering/leaving town	Variety of housing types: single family, multifamily, townhouses, manufactured housing, nursing homes, mobile home parks, (identifiable) subsidized housing	Age and condition of educational facilities may indicate community pride, values, and/or level of local government indebtedness
Outlying housing (e.g. ,housing sprawl, suburbs)	Residents' apparent area (e.g., toys in yards) and income levels (indicated by housing size and amenities, cars, boats, etc.)	Public library, museum or cultural center(s), community theatre, band shell, etc.
Streets: surface (paved vs. gravel, etc.), level of maintenance, curbs and gutters; designed for both pedestrian and auto safety	Compatibility of mixed/different housing types and densities	A parochial or private school may show strength of one religious group
Signs for local housing developments, businesses, churches, and service clubs can reveal community identity (e.g., "The home of the…")	Housing conditions, fire and safety hazards, and zoning violations	Location and denomination of churches
Do railroad tracks divide the community? Is housing on the "other side of the tracks" different?	Short walking distances to shopping; sidewalks in good condition; off-street parking available (streets don't become evening "parking lots")	
Evidence of public transportation – bus depot, taxi, senior citizen mini-bus?	Neighborhoods are all-residential or include "life stage facilities" (e.g., child care and youth centers, Senior Centers, etc.)	

Note the presence or absence of the items listed. Use the space below to record the location, type, number or amount, size, age, condition, or use.

North Dakota Rural Development Council, http://www.ndrdc.org/?id=19&page=Housing+News; Used with permission

4.Downtown and Other Business Districts	5.(Other) Municipal Facilities/Services
Commercial/service district all in one central area, on the outskirts of town, integrated with residents, or all of the above	City Hall and County Court House
Types of businesses include chain stores and franchises	Health/Safety: Police and fire stations, hospitals, clinics, mental health facilities
Local and nearby community license on cars parked at businesses	Water/sewer facilities: Water tower and treatment plant, sewage treatment plant or lagoons
	Parks/Recreation: Adult vs. children's vs. mixed-age facilities, swimming pool, ball fields, and overnight camping facilities available
	Parking facilities adequate to sustain businesses and on-street residential parking

Note the presence or absence of the items listed. Use the space below to record the location, type, number or amount, size, age, condition, or use.

Sample Community Survey Questions

1. How long have you lived in the community?
2. Do you plan to retire in/around the community?
3. Do you have children living with you?
4. Do you rent or own your home?
5. Would you consider renting an apartment, duplex or a co-op unit?
6. When do you plan to retire?
7. Do you shop outside the community?
8. If so, what do you purchase elsewhere?
9. What improvements would you like to see in the community?
10. What major changes do you see affecting the community?
11. Do you feel safe living in this community?
12. Do you work in the community?
13. Are there businesses you would like to see located here?
14. Do you think the downtown area needs to be rehabilitated?
15. Are our leaders aware of the issues citizens discuss?

North Dakota Rural Development Council, http://www.ndrdc.org/?id=19&page=Housing+News; Used with permission

RESOURCE PROVIDERS

The following groups and organizations can help you and your community with tasks covered in this module. Detailed information regarding the following assistance providers is located at the end of the Playbook.

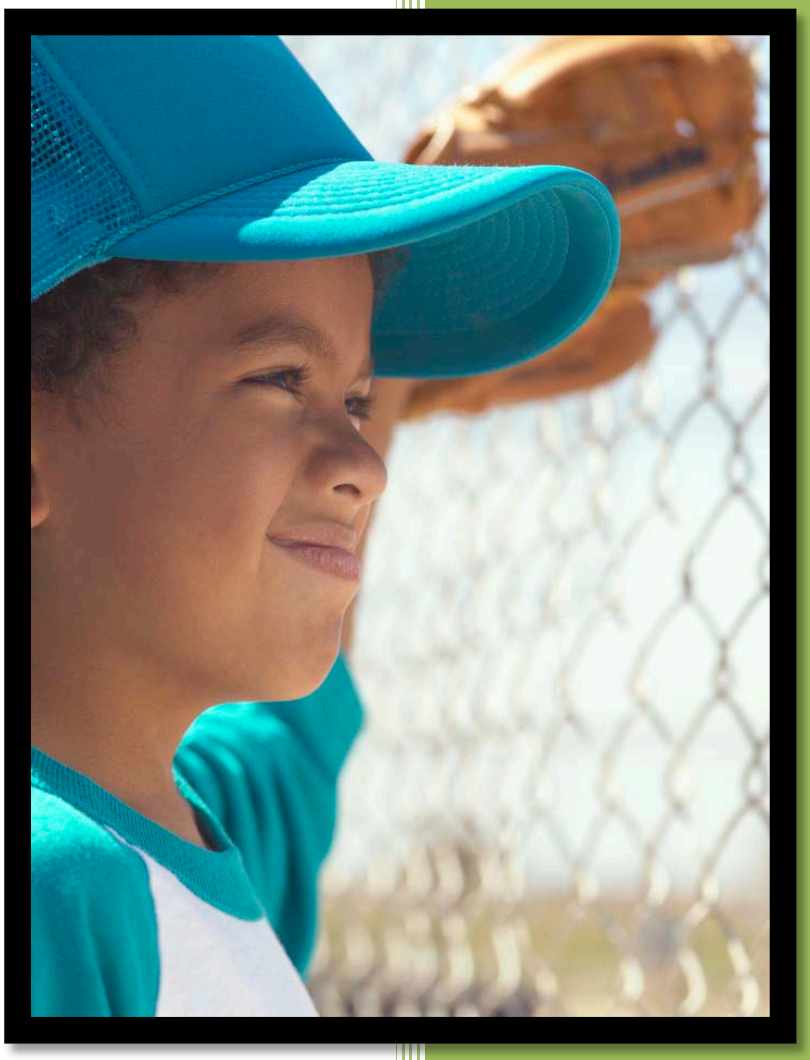
Technical Assistance – Community Engagement

- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- NeighborWorks
- Rural Learning Center

Technical Assistance – Leadership Development Training

- Black Hills Council of Local Governments
- Central South Dakota Enhancement District
- Heartland Center for Leadership Development
- Housing Assistance Council
- Native American Indian Housing Council (Washington DC)
- NeighborWorks
- Northeast Council of Governments
- The Rural Collaborative
- South Eastern Council of Governments/South Eastern Development Foundation
- US Department of Housing and Urban Development (HUD)

Module 4: Community Self-Discovery



4. Community Self-Discovery

Summary: *An important step in the housing development process is determining the community's housing needs--not just the wants and the wishes, but the kind of housing that people are willing to buy, rent, and pay for. There are many ways to approach an assessment, from volunteer-conducted informal information gathering and analysis, to a professional and independent market study or demand analysis.*

Goals: *After completing this module, you will have completed a self-assessment that should generate community involvement. In addition, you will have completed a professional assessment and housing needs forecast if required. You will have analyzed this information and prioritized your housing needs. To achieve this goal, the following steps are suggested.*

Steps:

- ☐ ***Conduct a Self-Assessment –*** *Complete a self assessment to learn about your community and generate community involvement*
- ☐ ***Complete a Professional Assessment –*** *Contract for a professional assessment to help secure funding as required; contains a formal* ***Housing Needs Forecast.***
- ☐ ***Share Information –*** *Engage community to discuss the assessment information and housing needs forecast*
- ☐ ***Prioritize –*** *Decide what housing needs are most pressing*

Conduct a Self-Assessment. Your team can gather information that will help you discover your community's housing strengths and needs. By involving community members and asking for their participation, you can accomplish the task more quickly. You can also generate community support for and ownership of the plans you make. There are many resources available to help you conduct a community assessment. At the end of this module, there are an assessment tool, sample surveys, and a list of references to other resources that describe how to conduct a self-assessment.

The first step in determining the housing needs in your community is reviewing the current housing assets. It is important that you look into the past and toward the future to determine the trends affecting your community. Working together to identify and make a list of housing that is available may help generate the necessary community interaction and discussion that leads to formal planning and development of a housing and community development strategy.

When conducting this assessment, try to engage a variety of participants, including city, county and school board or administration members, public housing authorities, economic development groups, for-profit and not-for-profit developers, financial institutions, community action programs, and planning and development districts.

> *Tip: Consider having multiple groups participate in the same parts of the assessment and then compile the learned information. This will insure that you are taking into account many different viewpoints and gathering an array of data.*

The process of gathering information used to evaluate your playing field can be divided into several tasks:

1. Review laws, ordinances, regulations and policies that can affect housing
2. Review the current housing stock
3. Review the area's economic profile
4. Review population demographics

Your team can use any of the survey or assessment tools at the end of this module to begin your process. Try dividing the tasks or categories of information among your community and team members. If team members have a particular interest or expertise related to a task, get them involved or put them in charge of a group gathering that information. For example, a real estate professional can help gather information about homes on the market; a government official might help locate and review housing policies and regulations. You might want to set a timeline for completing the self-assessment, allowing one or two weeks for the teams to gather their information. Have the group leaders work with their groups to compile the information for each category or task. Then you can bring each category of information together to create the final overall view of your community. A Team Member Tasks checklist is located at the end of this module.

> *Tip: Use the community assessment tool that best suits the capacity of your team. It's not unusual to feel overwhelmed by the amount of information and details to gather. And, it can be difficult to interpret and analyze the information. Don't be discouraged! Gather what information you can, and let the experience help generate excitement. You may find that this exercise helps you better understand the results of a professional analysis that you have completed later.*

The self-assessment is a great way to involve the community and to generate interest and excitement about housing issues. Also, completing this initial investigation shows resource providers and funding sources that your team is serious and ready to proceed, and it may help maximize the assistance you can receive.

Complete a Professional Assessment. Your community may need to recruit the services of a professional individual or organization to conduct an independent and formal housing needs assessment or demand analysis. Specific funding programs often require such an assessment. Just as the special teams deliver on particular plays in football games, professionals can help you produce an assessment and analysis you would be unable to deliver as a rookie.

Generally, funding sources outline their requirements for a study acceptable to their program parameters. For example, there may be time requirements (the study must be less than six months old), minimum qualifications of the market analyst (analyst has no interest in the specific project and possesses certain industry certifications or qualifications), or they may even be required to be "approved" by the funding source. The funding source's requirements and qualifications should be readily available. For example, the South Dakota Housing Development Authority outlines its needs assessment requirements for the HOME program and its market study requirements for the Housing Tax Credit program in its allocation plans for each program. See the market study resources at the end of this module for organizations that conduct market studies and for additional information.

One of the most important tools a professional assessment can provide your community is a **Housing Needs Forecast**. A professional assessment uses information about population, income and demographic changes, economic factors, trends in the housing supply and occupancy, and other information to predict the community's potential future housing needs. This housing needs forecast can be an effective tool for your team to use to develop a strategy for housing in the community.

Assessing for Success

The City of Parker hired a professional group to complete a community growth and sustainability needs assessment. The assessment identified housing as one key to Parker's growth. The Parker Development Corporation (PDC), the community's economic development group, took the lead in developing new housing. When the group hired a full time Development Coordinator to handle the project rather than relying on an all volunteer committee the project gained speed. By studying housing developments in similar communities in the region, the PDC was able to compare home pricing strategies and lot sizes. The needs assessment helped convince resource providers that this development was a viable investment. A successful financing arrangement was put in place with two local banks providing one-half of the debt financing to the PDC with the City of Parker as co-signor. SDHDA provided the other half of the financing, with the PDC agreeing to impose sales price restrictions on a percentage of the homes. The general contractor, Rand Construction, provided free consulting on a number of areas throughout the project. Another construction company, TJ Page Construction, purchased a lot prior to infrastructure development to provide cash for the project. The collaboration among several community organizations, the PDC, and various financing and construction entities made The Meadows a successful and affordable housing project for Parker.

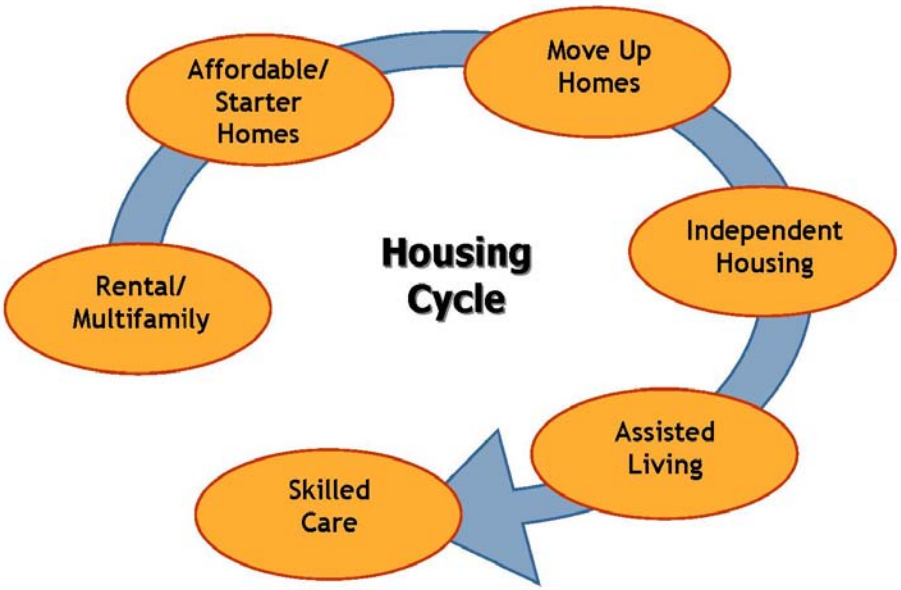
Visit www.parkersd.org for more information.

the meadows
parker • south dakota

Share Information. Once you have gathered information about your community's housing profile by conducting a self assessment or having a professional analysis completed, you can bring your whole team together to share and discuss the findings. You may also want to a hold community-wide meeting to share the information with the whole community to demonstrate what your survey efforts have found and to gain broader input about what steps the community can take next.

Type of Unit	Number of Existing Units	Projected Need
Rental/Multifamily		
Affordable/Starter Homes		
Move Up Homes		
Independent Housing		
Assisted Living		
Skilled Care		

Prioritize. The analysis and housing needs assessment may give a clear indication about your community's most pressing housing needs. Or, it may show that you need similar numbers of housing units in more than one category. Your team can help determine the community's housing priorities by bringing together community members who make up the categories of the greatest housing needs. Discuss which projects make most sense for your community and why. For example, you might consider whether there are lots available on which to build several single family homes, or if there is expertise in the community to run an assisted living facility. Try identifying the available resources (like lots, building capacity and expertise, financing options) that can meet each possible need to see which project makes the most sense to pursue. Invite input from team and community members to help set the priorities.



Completing the Cycle

For a long time Miner County was aware of its need for additional senior housing. Two different groups built independent senior housing facilities in Howard to accommodate this need. Miner County Community Revitalization eventually purchased one of the facilities, and the other had a waiting list of over 20 Miner County residents. Upon realizing that many of these residents were considering leaving the area rather than waiting for units to open up, Miner County Community Revitalization built additional seniors housing in two duplexes, providing four more units. In addition to creating much needed senior housing, another component of the housing cycle was affected when the homes the seniors moved out of became available. With those single family homes on the market, there was a great opportunity for other community members to purchase homes in Miner County. By effectively prioritizing its response to the area's housing needs, MCCR helped serve the needs of several categories of residents. Howard experienced first-hand how careful planning can help meet the housing needs of citizens all across the housing cycle spectrum.

Visit www.opportunityhoward.com for more information.

1. Review local housing policies and regulations
Planning and Zoning Department
City and County Regulations

2. Types of Housing Units
_____ Housing Starts _____Market Rate; Average Cost _____Subsidized; Average Cost; Subsidy Amount and Source
_____ New Rehab Projects _____Market Rate; Average Cost _____Subsidized; Average Cost; Subsidy Amount and Source
_____Existing Rental Units _____Occupied _____Vacant
_____Single Family Homes, coded by equalization as unoccupied
_____ Hotel/Motel rooms used as apartments

Homes for sale in various price ranges
Determine SDHDA first time homebuyer's limits for area_____ _____Homes for sale at or below purchase price limit _____Homes for sale above limit
_____Calculate utilities
Calculate housing payments affordable* for people earning salaries at the following levels: 50% of AMI _____ 80% of AMI_____ 100% of AMI_____ 115% of AMI_____ *Housing is considered affordable when it costs no more than 30% of one's income

Other Situations Affecting Housing
_____Foreclosures
_____Public Housing Authority Payments _____Used _____Available _____Funds used for emergency shelter, tenant deposits
_____Homeless; number of people; number of housing units available for homeless
_____Veterans; number of people; number of housing units available for veterans

3. Review Economic Profile:
Have there been any significant changes in the economic arena for the area?
Are major employers entering or leaving the area?
Net Jobs: growth, decline, trend _____Business Starts; jobs added_____ _____Business Closings; jobs lost_____
_____Unemployment Percentage
_____Open Jobs
_____Salary Range (high, low, median, average starting wage)
_____Area Median Income (AMI) (per SDHDA)
% of population earning _____below 50% of AMI _____50% of AMI _____80% of AMI _____100% of AMI _____115% of AMI _____above 115% AMI

4. Review Population Demographics:
Has the community experienced growth or population loss in recent years?
What is the trend, and is it expected to continue?
_____Households, family makeup
_____Student Population _____Elementary _____Secondary _____Post-Secondary
Population: growth, decline, trend

Determine what type of housing is needed
Populations being served Housing for families (size) Young professionals Retirees Elderly
Type of Unit(s) Single family homes Townhomes or condominium units Multifamily apartment buildings Assisted living Congregate housing Units with supportive services
Income population to be served Lower income levels Market rate housing

Community Assessment Survey

Please respond to questions in a way that reflects <u>your own</u> perspective of the community – not what others might think.

Thank you for your time and thoughtful responses.

	No		Somewhat				Yes
4.1 <u>FOCUS ON FUTURE</u>							
Willingness to Invest in the Future (People/Programs/Facilities)	1	2	3	4	5	6	7
Active Economic Development Program	1	2	3	4	5	6	7
Investment in Businesses/Entrepreneurs ("Grow Your Own")	1	2	3	4	5	6	7
Sound and Well-Maintained Infrastructure	1	2	3	4	5	6	7
Community has a <u>plan</u> for its future	1	2	3	4	5	6	7
4.2 <u>COMMUNITY "ENVIRONMENT"</u>							
Evidence of Community Pride	1	2	3	4	5	6	7
Participatory Approach to Decision-Making	1	2	3	4	5	6	7
Cooperative Community Spirit	1	2	3	4	5	6	7
Deliberate Transition of Leadership to Younger Generation	1	2	3	4	5	6	7
Health care resources meet community needs	1	2	3	4	5	6	7
Services/facilities meet the needs of seniors	1	2	3	4	5	6	7
4.3 <u>COLLABORATION</u>							
Involvement of the School in Community Development	1	2	3	4	5	6	7
County, city and schools work together for the good of the community	1	2	3	4	5	6	7
Working relationship with other Communities	1	2	3	4	5	6	7

Community Housing Survey
Your Town, SD

Survey Instrument

1. If a reasonable apartment/4plex was available, within the next two years do you hope or plan to:

_____Remain in your current housing _____Sell your house and move to another city
_____Sell your house and move to an apartment in Town _____Build a new house in Town
_____Buy an existing house in Town

2. Mark the range that best describes the amount you currently pay for monthly housing costs. This amount should include rent plus utilities, or in the case of homeowners, house payment including principal, interest, taxes, and insurance.

_____Under $200 _____$200-299 _____$300-399 _____$400-499
_____$500-599 _____$600-699 _____$700+

3. What type of housing do you live in?

_____House _____Mobile Home _____Apartment_____Room

4. Do you own or rent your current residence?

_____Own _____Rent

5. Please mark the number of bedrooms in your home.

_____1 _____2 _____3 _____4 _____5+

6. How many people live in your home?

_____1 _____2 _____3 _____4 _____5 _____6 _____7+

7. Where is your home? Mark one or two.

___In Town ___Rural Town ___In County ___Out of County

8. What best describes your household income? Check one.

_____Fixed income/retired _____One full time income
_____Two full time incomes _____One full time/one part time
_____Two part time _____Other_____

9. Where do you work?

_____Home _____In Town _____Retired _____Town A
_____Town B _____Town C _____Other (please specify)_____

10. Please mark your annual household income.

_____Less than $10,000 _____$10,000-$19,999 _____$20,000-$29,999
_____$30,000-$39,999 _____$40,000-$49,999 _____$50,000 or more

11. Please mark the range of the maximum amount you would be able to pay per month for your preferred housing type.

_____$200-$299 _____$300-$399 _____$400-$499 _____$500-$599
_____$600-$699 _____$700+ _____All options are too expensive

12. If an apartment were made available in Town, would you be interested in moving here if the rent were within your means? If no, please comment.

_____Yes _____No_____

13. Please mark the age group that best describes you.

_____18-24 _____25-34 _____35-44 _____45-54 _____55-64
_____65-79 _____80+

14. Mark the top three reasons why you choose to live in Town.

_____Job _____Family _____Hometown _____Church
_____Schools _____Low crime _____Rural Character _____Small
_____Clean _____Friendly _____Quiet
_____Sense of community _____Low cost of living

15. Please mark the types of housing, if any, which you feel are needed in Town.

_____Single family rental housing _____Single level apartment
_____Multiple level apartment _____Single family owner occupied houses
_____Elderly apartments _____Assisted living

16. Which of the following do you feel would most improve your housing situation?

_____Street improvement _____Curb and gutter _____Improved drainage
_____Community wide cleanup efforts _____Other (please specify)

Team Member Tasks

Task:	Date to be completed:
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Self-Assessment Resources

Higgins, Lindley R., Ph.D. 2001. *Gathering and Presenting Information About Your Neighborhood – Center for Home Ownership Technical Series (Paper #1)*.
http://www.lisc.org/content/publications/detail/900

North Dakota Rural Development Council. *Community Windshield Survey* and *Housing Questions*.
http://www.ndrdc.org/?id=19&page=Housing+News

Planning and Development Districts and Councils of Governments in South Dakota can assist with housing needs analyses: See Resource Provider listing

South Dakota Governor's Office of Economic Development. Demographic and statistical information, resources for local economic development in South Dakota. www.sdreadytowork.com

Southern Minnesota Initiative Foundation. 2003. *Housing Study Toolkit: A Strategy for Community Success in Housing Plan Development*.
http://www.orangecountyfl.net/cmsdocs/workforcehousing/4smihousingstudytoolkit.pdf

White, Betty Jo, Marjorie Jensen, and Christine Cook. September, 1992. *Developing Community Housing Needs Assessments and Strategies: A Self-Help Guidebook for Nonmetropolitan Communities.*
http://www.extension.iastate.edu/Pages/housing/media/pdf/aahe-guidebook.pdf

Market analysis companies, needs assessment providers, tools

Georgia Department of Community Affairs
http://www.dca.state.ga.us/development/PlanningQualityGrowth/programs/planning.asp

Minot State University, Prairie Community Development Center
500 University Avenue West, Minot ND 58707
(Contact Jerry Stai at jerry.stai@minotstateu.edu, or 701-858-3289)

Planning and Development Districts and Councils of Governments in South Dakota: See Resource Provider listing

South Dakota Housing Development Authority. Market Analysis providers:
http://www.sdhda.org/files/market%20analysis%20company%20contact.pdf

Census data and tools:
www.census.gov Contains census data
www.claritas.com Contains market trend and demographic data
www.factfinder.census.gov Allows you to search population, housing, economic, and geographic data

RESOURCE PROVIDERS

The following groups and organizations can help you and your community with tasks covered in this module. Detailed information regarding the following assistance providers is located at the end of the Playbook.

Technical Assistance – Assessment

Black Hills Council of Local Governments
Bureau of Indian Affairs
Central South Dakota Enhancement District
First District Association of Local Governments
Housing Assistance Council
Local Development Corporations
Northeast Council of Local Governments
Planning and Development District III
Rural Learning Center
South Eastern Council of Governments/South Eastern Development Foundation

Module 5: Community Concept and Design

5 Community Concept and Design

Summary: *Your community's idea for a project that helps it meet its housing needs is the "concept." "Design" is how that concept is turned into a final product. Designing an attractive and inviting project to meet your community's housing needs is an important step in the housing development process. Whether your community wants to build or rehabilitate a few homes to meet a modest need, or to create an entire subdivision to serve rapid growth, thoughtful design can result in a project that enhances the entire community. And, effective marketing efforts can help you reach the right community members to live there.*

Goals: *When you complete this module you should have selected a project and design that contributes to the growth and prosperity of the whole community and meets the needs of the community members you have identified.*

Steps:

- ☐ ***Concept*** *– Decide what type of project will meet your community's housing needs*
- ☐ ***Design*** *– Create a project design that brings people together and meets the needs of the residents*
- ☐ ***Market the Project*** *– Develop a marketing plan that includes information about the product and the targeted consumer*
- ☐ ***Reach Your Potential Customers*** *– Utilize local media, bulletin boards, and common areas to promote your project*
- ☐ ***Prepare the Buyer*** *- Start early to make sure that your potential customers have time to prepare to purchase the final product*

Form a Concept. Deciding on a concept or idea for a project to meet your community's housing needs can come out of the priority-setting you have done. If you determined your community's top priority is to provide affordable starter homes, the next step is deciding how many and what type of homes will meet that need.

Some things to consider that may help you make that decision can include:

- Do you want to build new homes from the ground up?
- How many units do you need?
- Do you want to purchase and rehabilitate existing homes for resale?
- Do you want to scatter homes throughout your community, or to build a whole new subdivision?
- Is there land available?

- Who will be occupying these units?
- What kind of project will help meet the community's housing goals?
- What kind of project meets the community's local planning and zoning regulations, and fits within the community's comprehensive plan?
- What are the costs you might incur with the various options?
- What type of financing is available to help pay for the project?

If your team has a goal of maintaining the affordability of its housing assets over time there are many options you can consider. Preserving affordability can be a challenge, but many resources and solutions are available. Some possibilities include creating a community land trust or incorporating affordability restrictions upon resale. It can be important to consider affordability early in the process—ideally when your team is developing a project concept and design. That way you can build affordability preservation into your project model. Some resources to help you with housing affordability preservation decisions are listed at the end of this module.

Preserving Affordability

Dakota Land Trust (DLT) is a community-based organization formed to create permanently affordable housing for the communities and residents of Western South Dakota. Recognizing increasing land and housing prices, DLT seeks to preserve land and housing to meet the needs of people working and living in our communities. DLT assists low- to moderate-income homeowners secure a residence and provides assistance after the purchase.

DLT will acquire and hold land. Through partnerships, homes that are located on the land will be sold to qualified homebuyers. Homebuyers participating in the DLT program purchase only the house and enter into a long-term shared equity agreement with DLT to lease the land. The agreement gives homeowner the exclusive right to use the land as they would if they owned it.

In this way, the cost of land in the purchase price of the home is minimized or eliminated, making the housing more affordable while assuring long-term stability and security for the homeowner. DLT will place equity limitations into the ground lease agreement that restrict the resale price of the housing in order to maintain its long-term affordability. This allows a balance between the competing goals of providing a fair return on the initial owner's housing investment, while assuring that the home is kept affordable for the next buyer.

For more information, see http://www.nhsblackhills.org/about_DLT.html.

Your team can get ideas and input from community members to help them decide on the project to be undertaken. The Connector Network can also help you explore and find answers to these questions.

> *Tip: By mixing different styles of homes and price ranges in the same development, you create opportunity for interaction. It also is aesthetically pleasing to see a variety of home sizes and styles on one block.*

Design. Creating a vision for how housing can contribute to and promote your entire community, make it more attractive over time, and strengthen its character. The way we design and layout housing developments can either separate people in our community or bring them together. It is important to design neighborhoods thoughtfully—like it's the people that matter. That means making it easier for people to walk or bike, to interact with each other, and to feel safe and connected to the rest of the community. It also means making our streetscapes and houses and open spaces beautiful and lasting. This has a positive impact on the whole community by increasing both home values and sense of pride. People who feel a part of something special are happier people.

> *Tip: Address the housing design with the whole community to create a neighborhood that the entire community feels is great.*

Even if a neighborhood is carefully planned and beautiful, it can still be disconnected from the rest of the community—either literally or in perception. There are three levels or views to consider:

1. A birds' eye view of the whole community. How does this new development fit in? Will people feel connected and part of a bigger whole?
2. Zoom in to look at the new development from overhead. Are homes positioned and designed for interaction of people instead of car traffic? Are traffic patterns simple and clear? Is there plenty of shared open space and green space?
3. Now, look around the new neighborhood from a pedestrian view—like we're walking around on the street. Are homes welcoming, beautiful and built to last? Is it inviting and easy to get around on foot or bike? Is landscaping and streetscaping beautiful and plentiful? Do we get a strong sense of place here?

Homes with welcoming entries, sidewalks, and stand-alone garages create an atmosphere that encourages interaction among neighbors.

Building neighborhoods that strengthen the whole community is a great long-term strategy. Try looking at your project as one piece or single step in an on-going effort to improve your community. By adding assets in the form of homes or neighborhoods, you can add value to your community over time.

Landscaping can make a neighborhood more inviting. Streetscapes also encourage interaction among neighbors and those passing by.

If your community is interested in creating an overall strategy for community improvement, the Rural Learning Center and AIA—SD have created a program for community visioning and design assistance called "design:SD." This program can help you and your community create a vision for your housing development project. Information on this program and other resources is listed at the end of this module.

The result of your community's design/vision process should be the development of an overall strategy to meet the community's housing needs, including identifying specific projects and timelines for completion.

> *Tip: Consider making multiple plans for your housing project. Having a second or third option will keep you from getting behind schedule if your initial plan falls through. (Affordable Housing Design Advisor)*

The technical aspects of design can include architectural and engineering work to prepare building structure and layout, the mechanical, electrical and other services, how buildings are situated on the site, and other factors like environmental considerations, landscaping, interior design, and materials specifications. Engaging the appropriate professionals to conduct the technical design work can carry forward the community's vision. Technical design resources are listed at the end of this module.

Market the Project. Once you have determined what your project is and how it will look, it is a good idea to start promoting it, even before it is built. The information that helped you set housing priorities and decide on a project can also help you create a marketing plan for your project. A basic marketing plan includes the following:

- Information about your Product
    1. A description of the housing units
    2. What needs the housing fulfills
    3. What makes this housing more attractive than or different from others
- Information about customers
    1. Who your potential customers are
    2. How you plan to reach your customers

Reach Your Potential Customers. There are many ways you can reach potential homebuyers. The following list suggests ways to help you begin getting the world out to your targeted audience.

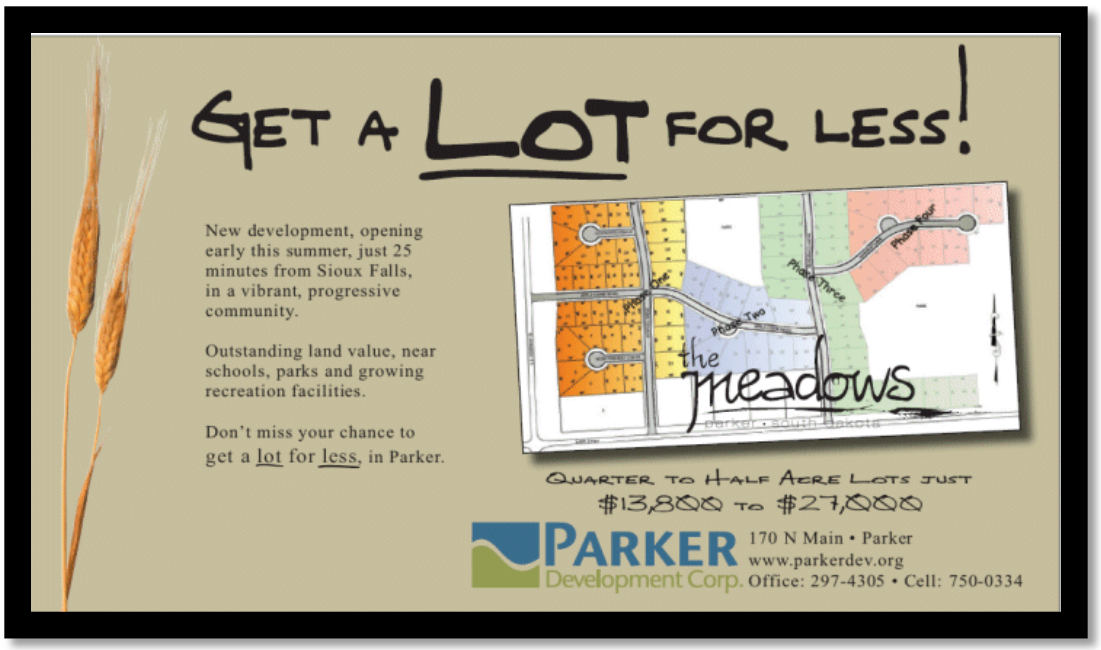
- Utilize publications, radio and TV stations that serve the customers you are targeting.
- Distribute information about housing openings to places of worship and non-profit organizations that serve your potential customers.
- If you have community bulletin boards or local community cable television access channels, list information about your housing development on these sites.
- Send notices to include in e-mails and newsletters of community groups and neighborhood associations.
- There are a lot of other options out there, be creative.

If your potential customers include non-English speakers, be sure to provide advertising in the language in which the group is most familiar. If you can, provide a contact person who is fluent in their native language that can answer questions regarding your housing development project. Resources on marketing and developing marketing plans are listed at the end of this module.

Marketing the Meadows

After beginning a development project with no marketing strategy in place to inform the public of the new housing available, the Parker Development Corporation formulated a creative plan. The PDC promoted the housing subdivision through signs on site, brochures, and booths at area fairs and home shows. The PDC also utilized a television and radio campaign to spread the word about their community. The ads focused heavily on "Quality of Life" points that Parker has to offer. The media campaign was purchased using funds from both the PDC and from the local business community. Because of their hard work and ingenuity the Meadows development has been successful, and Parker was awarded a South Dakota Small Community of the Year designation in 2006 by the Governor's Office of Economic Development.

For more information visit www.parkersd.org



Prepare the Buyers. Whether you create your own marketing strategy, or hire a professional, it is important to begin outreach to potential customers early. If your team is developing housing targeted to low- and moderate- income community members, it can take time for them to become financially ready to purchase a home.

> *Tip: Homebuyer education and financial literacy training is available from many sources. Contact your local lenders to see if they provide homebuyer education, or consult the homebuyer education resources and providers listing at the end of this module.*

First time homebuyers may need time to learn about and become comfortable with the home-buying process. Reaching potential buyers early will allow time for them to attend classes, get their credit checked, address credit challenges, or pre-qualify for a loan.

Preserving Housing Affordability

Davis, John Emmeus. 2006. *Shared Equity Homeownership: the Changing Landscape of Resale-Restricted, Owner-Occupied Housing.* National Housing Institute. http://www.knowledgeplex.org/showdoc.html?id=203263

HousingPolicy.org. July, 2008. *In Focus: Shared Equity Homeownership.* http://www.housingpolicy.org/in_focus_July08.html. Also, select *Toolbox*, then *Preserve and Recycle Resources.*

Community Land Trusts

Burlington Associates. http://burlingtonassociates.com/

Community-Wealth.org. *Strategies & Models, The Community-Wealth Access Panel, Community Land Trusts.* http://www.community-wealth.org/strategies/panel/clts/index.html

Dakota Land Trust. http://www.nhsblackhills.org/about_DLT.html

The E. F. Schumacher Society. *Community Land Trusts.* http://www.smallisbeautiful.org/clts.html

Institute for Community Economics. *Community Land Trusts.* http://www.iceclt.org/clt/

National Community Land Trust Network. http://www.cltnetwork.org/

Peterson, Tom. 1996. *Community Land Trusts: An Introduction.* http://www.plannersweb.com/articles/pet112.html

Policy Link. *Community Land Trusts.* http://www.policylink.org/EDTK/CLT/

Community Design Resources

design:SD – Contact the Rural Learning Center at
PO Box 10
Howard, SD 57439
605-772-5139

Georgia Department of Community Affairs:
http://www.dca.state.ga.us/development/PlanningQualityGrowth/programs/index.asp

Greater Minnesota Housing Fund. 2001. *Building Better Neighborhoods: Creating Affordable Homes and Livable Communities*. www.gmhf.com/programs/bbn/default.htm

Smart Growth Network. http://www.smartgrowth.org/about/default.asp

Technical Design Resources

Affordable Housing Design Advisor. *Design Development Matrix.* http://www.designadvisor.org/tools/design_over.html

The American Institute of Architects' Document B163 – *Standard Form of Agreement Between Owner and Architect for Designated Services, 1993 Edition.* http://www.aia.org

Marketing Resources

Beck, Nancy and Lindley R. Higgins. 2001. *Building Neighborhoods of Choice: A Workbook on Marketing Neighborhoods and Affordable Ownership Housing*. http://www.lisc.org/content/publications/detail/905/

General information and instruction on marketing:
http://www.managementhelp.org/mrktng/mrktng.htm or
http://marketing.about.com

Sample marketing plans:
http://www.fairhousingri.org/techguide/6_Marketing_Outreach.pdf

Homebuyer Education; Preparing for Homeownership

The Homebuyer Education Resource Organization (HERO) is an affiliate of the South Dakota Housing Development Authority. It provides services and resources to education providers and coordinates counseling efforts through a network of HUD approved counseling agencies in the state. For a list of HERO-designated education providers, see http://www.sdhomebuyered.org

Department of Housing and Urban Development. http://www.hud.gov/buying/

Fannie Mae. 2003. *Becoming a Landlord: Rewards, Risks and Responsibilities.* (Includes helpful information for homeowners as well as landlords) http://www.efanniemae.com Select *Training & Education*, then *Publications*, then *Publications for Borrowers.*

Freddie Mac. http://www.freddiemac.com Select *Buying and Owning a Home.*

Ginnie Mae. http://www.ginniemae.gov Select *Your Path to Homeownership.*

Many mortgage insurance companies provide homebuyer education courses. See, for example, http://www.mgichome.com; or http://www.pmi-us.com, select *Expanding Markets*, then *Homebuyer Education.*

NeighborWorks organizations provide homebuyer education materials and training for homebuyer education providers. http://www.nw.org

Homeowner Education Resource Organization Service Providers
H.E.R.O.

Program Summary: H.E.R.O. aids professional agencies statewide in the implementation, frequency, and efficiency of providing homebuyer education. The ultimate goal of H.E.R.O. and its participating service providers is to provide the highest quality education to all interested parties throughout the state of South Dakota.

Consumer Credit Counseling Services of the Black Hills
111 St. Joseph Street
Rapid City, SD 57701
(605) 348-4550
(605) 348-0107(Fax)
(800) 568-6615
www.cccsoftheblackhills.com

Consumer Credit Counseling Service-Lutheran Social Services
705 E. 41st Street, Suite 200
Sioux Falls, SD 57105-6025
(605) 357-0100
(605) 357-0140(Fax)
800-568-2401
www.lsssd.org

Homes are Possible, Inc. (HAPI)
9 - 5th Ave SE
Aberdeen, SD 57401
(605) 225-4274
(605) 225-4274(Fax)
www.homesarepossible.org

Huron Housing and Redevelopment Authority
PO Box 283
Huron, SD 57350
(605) 352-1520
(305) 352-6382(Fax)

Inter-Lakes Community Action Partnership
111 N. Van Eps Avenue
Madison, SD 57042
(605)256-6518
(605)256-2238 (Fax)
www.interlakescap.com

NeighborWorks Dakota Home Resources (formerly Neighborhood Housing Services of the Black Hills)
795 Main Street
Deadwood, SD 57732
(605) 578-1401
(605) 578-1405(Fax)
www.nhsblackhills.org

Northeast SD Community Action Program (NESDCAP)
104 Ash Street
Sisseton, SD 57262
(605) 698-7654
(605) 698-3038(Fax)
888-202-4855
www.nesdcap-nesdec.org

Sioux Empire Housing Partnership
200 North Phillips Avenue, Suite 303
Sioux Falls, SD 57104
(605) 339-0942
(605) 339-0201(Fax)
www.siouxempirehousing.org

Housing Counseling and Education Services

Beadle & Spink Enterprise Community (BASEC)
P.O. Box 68
Yale, SD 57386
(605) 599-2991
(605) 599-2992(Fax)
866-599-2991
www.basec.org

Dakota Plains Legal Services, Inc.
528 Kansas City Street, Suite 1
P.O. Box 1500
Rapid City, SD 57709-1500
(605) 342-7171
(800) 742-8602
(605) 428-1989(Fax)
www.dpls.org

East River Legal Services, Inc.
335 N. Main Avenue, Suite 300
Sioux Falls, SD 57104
(605) 336-9230
(605) 336-6919(Fax)
800-952-3015
www.selinuluc.com/helpSD/Erls/Erls/

Oglala Sioux Tribe Partnership for Housing, Inc.
Old Ambulance Building
Pine Ridge, SD 57770
(605) 867-1555
(605) 867-1522(Fax)

Teton Coalition, Inc.
816 St. Joseph Street
Rapid City, SD 57701
(605) 341-9939
(605) 718-5030(Fax)
www.tetoncoalition.org

RESOURCE PROVIDERS

The following groups and organizations can help you and your community with tasks covered in this module. Detailed information regarding the following assistance providers is located at the end of the Playbook.

Technical Assistance – Concept and Design

Planning and Development District III
Rural Learning Center

Financial Assistance – Consumer

Beadle and Spink Enterprise Community, Inc.
Community Housing Development Organizations
Federal Home Loan Bank (Des Moines)
Habitat for Humanity
Inter-Lakes Community Action Partnership
Local Development Corporations
NeighborWorks Dakota Home Resources
(formerly Neighborhood Housing Services of the Black Hills)
NeighborWorks
Northeast South Dakota Community Action Program/NESDEC
Public Housing Agencies Listing
Rural Office of Community Services, Inc.
SDHDA Participating Lenders
Sioux Empire Housing Partnership
Sioux Falls Community Development Department
South Dakota Housing Development Authority
South Dakota Indian Housing Agencies
South Dakota Tribal Offices
South Eastern Council of Governments – South Eastern Development Foundation
US Department of Housing and Urban Development
USDA Rural Development
Western South Dakota Community Action Agency

Technical Assistance – Consumer

Fannie Mae
Homeowner Education Resource Organization Service Providers
Housing Counseling and Education Services
Inter-Lakes Community Action Partnership
NeighborWorks Dakota Home Resources
(formerly Neighborhood Housing Services of the Black Hills)
NeighborWorks
NESDCAP/NESDEC
Sioux Empire Housing Partnership
South Dakota Housing Development Authority
US Department of Housing and Urban Development
Western South Dakota Community Action Agency

Module 6: Development Game Plan

6. Development Game Plan

Summary: *A housing development project generally moves through a series of phases from the initial concept to construction and completion. A number of activities occur within each phase and although separate, the activities are interrelated and contribute to the completion of the development process.*

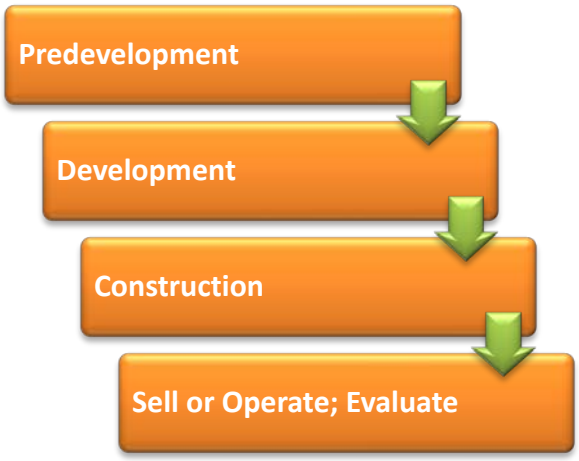
Goal: *After completing this module you should have a better understanding of the many tasks involved in housing development. This module will walk you through the phases of the development process.*

Steps:

- ☐ ***Predevelopment*** *– Develop a project timeline, assemble the development team, determine project and financial feasibility, identify site, and obtain approvals*
- ☐ ***Development*** *– Obtain all approvals and permits, site control, secure financing, solicit bids*
- ☐ ***Construction*** *– Review and award bids, finalize contracts, manage construction, including changes, inspections, approvals, and payments*
- ☐ ***Sell or Operate; Evaluate*** *– Get units sold or leased, review your project and celebrate success*
- ☐ ***Teamwork and Managing Expectations*** *– Communities, governmental entities, and developers work together; identify and manage risks*

The activities in each development phase may vary in type, mix and sequence over the course of an actual project. This Playbook lists activities in separate phases to help you understand the overall development process and help you adjust and adapt your plan. Referring to the different phases can help you create a timeline for development in your community.

Phases of Development:



The development process can be time consuming, complex, and confusing. There is no way this simple overview manual can guide you completely through a development process and alert you to every challenge and issue that might arise. It is designed to give you a basic understanding of the process, suggest key issues for you to consider, and present choices. You should decide whether your team has the expertise to manage the entire development process. There are many tasks that will need to be completed by licensed professionals. You might consider hiring a professional developer to oversee the development. You can also call upon the Connector Network for suggestions and direction. At the end of this module there is a listing of other resources that describe the development process in much greater detail.

Create a Timeline. Every project timeline is different. Many of the items described in the separate modules of this Playbook can happen simultaneously or in a different order. Try to be realistic in creating your timeline, and expect that you may encounter challenges that take more time than you planned. If you allow the following increments of time for tasks described in this Playbook, your project could take 4 years or more to complete. It is not unusual for this to be a lengthy process.

0 – 6 months	3 – 6 months	3 – 6 months	3 – 6 months	12 – 24 months
Engagement and Assessment	Concept and Design	Predevelopment	Development	Construction

Curveball City

After twenty years without growth, a small town of just 600 residents needed to create room for expansion. Two local businessmen decided to take on the task of creating a housing development on the edge of town. No formal housing needs assessment or market study was completed, so there was no tool to help the men engage city and community members and build consensus around the need for housing. The City failed to see housing development as a benefit to the community and instead of helping, they became a hindrance. The City put the development on hold for over a year while they created new subdivision regulations before they would approve permits. The City refused to fund any infrastructure-not even fire hydrants-in the new development. As a result, it took over nine years from the date the businessmen purchased property to build and sell nine homes in the first phase of the development.

Development Process - Timeline

Predevelopment Phase

3-6 months

- Recruit development team
- Obtain site control
- Obtain planning and zoning approvals
- Finalize project design
- Finalize cost of land, infrastructure and construction, and create a budget
- Identify funding sources
- Communicate and consult with community members, potential occupants and other stakeholders about the design standards

Development Phase

3-6 months

- Finalize timeline
- Close on site
- Prepare bid specifications/let bids
- Finalize construction costs
- Obtain financing commitments (construction, permanent)
- Begin marketing
    - Identify available homebuyer loan products
    - Identify educational assistance to assist targeted homebuyers

Construction Phase

Sell or Operate; Evaluate

12-24 months

- Complete bidding process
- Award construction contracts
- Close on construction financing
- Oversee/approve subcontractors
- Install/extend infrastructure
- Initiate and supervise/manage construction process including change orders, certificates of completion
- Continue marketing, outreach and pre-lease or pre-sale activities
- Lease or sell units
- Complete other applicable components (landscaping etc.)

The length of the development process will vary depending upon multiple factors, many of which may be outside of the developer's control. These can include the size of the project, the political climate, the physical climate, the length of time needed to get approvals, the economic market, and even changes that are made at different times during development. Generally, more changes can be made earlier in the process without adding significant time to the overall development timeline.

Sell units:

- Complete marketing and unit sales
- Utilize financing tools to meet buyer needs

Lease rental units:

- Hire staff to manage property
- Market and lease units
- Provide necessary services
- Maintain and repair property

Evaluate project and process:

- Share information
- Celebrate success

Predevelopment. After developing a concept or design for your project you will need to bring together a **Development Team** to get the project built. Consider bringing together the following kinds of experts for your team. You may need to hire professionals to serve in some of these capacities.

- *Developer*: Generally the project owner, or the person or organization that will be responsible for moving the project from concept to completion. The developer purchases the land, secures financing, and takes on the associated risks until the project is completed and the property is sold. Communities that are new to the development process may choose to hire an individual or firm to act as project developer.
- *Architect / engineer*: These technical design professionals are responsible for many aspects of the project, from the overall layout and how the project fits the site and the neighborhood, to creating building schematics for use by construction professionals, preparing bid documents, and overseeing the bidding process. These professionals can also serve as construction manager to review and approve construction work as it is completed.
- *Owner/operator/property manager*: Several people or entities can be responsible for ongoing operation and maintenance if the project is rental property or has common areas like in a condominium project.
- *Lender*: One or more lenders may lend money to obtain the land, pay for design and construction, and to finance the purchase of the completed units.
- *Legal advisor*: Provides advice on many matters including compliance with building codes and regulations, financing documents, and contracts with other professionals.
- *General contractor*: Responsible for all aspects of the construction process, including hiring subcontractors, scheduling work to be done, and distributing payments out of construction financing draws.

There are many tasks that can be included in the predevelopment phase. One step in predevelopment is determining whether your project makes sense to fit the needs of your community (project feasibility). This can be a major element in your site selection process, which includes reviewing the allowed use of the property and its environmental and other characteristics.

Another step is to determine whether the project makes financial sense in terms of what it costs to build and its potential sales price (financial feasibility). After you finalize the design for your project you will be better prepared to know how much it will cost to build. Try to get several construction estimates from building professionals to determine costs. You can use a "Sources and Uses" spreadsheet like the ones at the end of this module to match development costs with how you might pay for them. You may need assistance from a financing expert to identify a realistic estimate of costs and the funding resources that may be available.

> *Tip: Learn about various financing program requirements and restrictions, both for development and for borrower financing. Construction standards, site development requirements, unit sales price limits and homebuyer income limits can all affect project eligibility. It's common to seek assistance from financing experts to determine the best way to structure your project. The Connector Network can help you find that expertise and guidance.*

As always, you should keep the community and other stakeholders involved and informed to be sure you are meeting the community's housing needs. Be sure your project can be built and sold within the price range of the housing needs you have identified. Your communication and outreach to the community can be the beginning of your marketing efforts.

Some of the activities to be completed in the predevelopment phase are listed in the following checklist.

Predevelopment Tasks

- ☐ Recruit development team
- ☐ Site selection and review, obtain control
- ☐ Obtain planning and zoning approvals
- ☐ Finalize cost of land, infrastructure and construction
- ☐ Create budget, identifying costs and funding sources
- ☐ Communicate and consult with community members, potential occupants and other stakeholders about the design standards

Experts on your Development Team or from the Connector Network can help you determine whether any changes are necessary for your project to be feasible.

> *Tip: When considering potential development sites, be sure to allow time for an environmental and/or historical review of the site and your plan. There may be setback requirements (e.g., distance from a railroad track for a noise barrier), environmental remediation requirements (e.g., removal and reclamation of underground tanks), or building prohibitions (e.g., to preserve wetlands or historically significant sites). Check with your funding sources and state and local governmental entities for requirements.*

Development. The next phase in the process is development. In this phase, the details of your project should be finalized and you can prepare to build. You should obtain bid documents that contain the specifications and details contractors will need to bid on the project. These documents specify the work to be done and the standards to be met. In this stage, bids are invited or proposals are requested. The developer enters into contracts for goods and services, and commitments for financing. Continued communication and outreach to the community can help create excitement among community members. This communication can identify potential consumers (homebuyers) and the resources that can help them obtain the product that is being developed. Just as an athlete engages the crowd for support, your team can maintain a similar connection with your community. Along with keeping others informed, this communication can be a part of your marketing campaign.

> *Tip: Consider developing housing in phases. This allows you to grow as needed and change your plan along the way if necessary. It can also decrease your risk of having too many homes at one time and not enough buyers. If you choose a larger site that can accommodate development over several years you might also be able to phase in infrastructure costs over time and spread the costs over all the developable lots.*

A few of the development activities are listed in the following checklist.

Development Tasks

- ☐ Finalize bid and work specifications:
  - ▫ Architectural, structural, mechanical, electrical, civil, materials, interior, landscaping
- ☐ Close on site
- ☐ Invite bids or request proposals
- ☐ Finalize construction costs
- ☐ Obtain financing commitments (construction, permanent)
- ☐ Continue marketing
  - ▫ Identify available homebuyer loan products
  - ▫ Identify credit and homebuyer education programs to assist targeted homebuyers

Construction. All the work your community and development teams have completed leads you to the construction of your project. Whether it is a large multifamily apartment building or a few single family homes, one of the most exciting indicators of progress is seeing buildings take shape.

When bids or proposals are received, they should be compared and evaluated. In addition to price, several other factors should be considered in awarding the bid or choosing the successful proposal. Considerations include the bidder's qualifications and experience with similar projects, and the completeness and responsiveness of the bids or proposals received. Your team may be able to negotiate on price, services to be performed, or other items. Once you decide on the bid or proposal to accept, contracts for the work should be prepared and executed.

Many of the construction tasks will be performed by building professionals you contract to do the work. Typically, a general contractor is in charge of all construction and arranges for specialized work from subcontractors. Often a construction manager or contract administrator is responsible for overseeing the construction project and obtaining approvals. Some of the manager/administrator responsibilities can include performing or arranging for inspections, monitoring progress, approving payment requests, and keeping records for the entire project. The construction task list is extensive. Some of the steps to be completed, from contractor bidding to occupant move-in, are detailed in the following list.

Construction Tasks

- ☐ Review and compare bids; negotiate for services
- ☐ Award and execute construction contracts
- ☐ Close on construction financing
- ☐ Approve and oversee subcontractors
- ☐ Install or extend infrastructure
- ☐ Initiate and supervise or manage construction process including change orders, inspections, approvals, certificates of completion, draw requests and payments
- ☐ Keep records of expenses and payments
- ☐ Continue marketing, outreach and pre-lease or pre-sale activities
- ☐ Complete other applicable components (landscaping etc.)
- ☐ Lease or sell units

Sell or Operate. If your project is made up of homes that will be rented, the owner should already have identified a property manager or operator. It is the ongoing responsibility of the manager/operator to handle or arrange for performance of the day to day activities of the rental property, including routine maintenance, repairs, leasing, rent collection and responding to tenant issues. The property manager assures that the property meets all local occupancy standards, that all necessary services are provided, and that the owners' financial standards are met.

If your project is made up of homes that will be sold, this phase is essentially the final sales process. Continue marketing until all the units are sold to qualified buyers. Local lenders, real estate professionals and the Connector Network can help you identify financing resources and products to meet buyers' needs.

> *Tip: Having a local Real Estate professional on your team can be very beneficial. He or she should know what style of home is selling in your community and can provide information on what you might do to help your properties sell faster.*

Evaluate. In this final phase you should consider gathering your team to review the project. Careful evaluation can be an important learning tool. Taking a critical look at the entire project can help your team identify what worked well (and not so well). Capitalize on your successes, and find solutions for the challenges you meet.

It is important that you communicate with community members throughout all the phases of the development process, just as an athlete communicates with the coach and other teammates during the game. A game never goes exactly as planned, so everyone needs to stay informed and be able to adapt and change the project game plan as necessary.

When you have completed your project, consider having a ribbon-cutting event or an open house as a "pep rally" and to celebrate your team and the project. It can be a great way to thank team members for their participation, and can serve as a marketing event to continue raising awareness and interest in the project.

Back to the BASECs

Regional collaboration has worked for communities in Beadle and Spink Counties. Beadle and Spink Enterprise Community (BASEC), a private, non-profit economic development corporation created as the result of a federal designation of an "Enterprise Community" in the area, works regionally and has coordinated housing efforts in several small communities. They have provided financing for new construction, and rehabilitation and preservation of existing units. The BASEC staff has provided technical assistance and guidance to communities that have engaged in their own housing development efforts. This technical assistance has included conducting surveys, assisting general contractors, or helping to resolve title issues on property.

For more information see www.basec.org

Tip: Many people and organizations are familiar with the housing development process and are willing to act as developers for community projects. If your team does not have the capacity or experience to act as its own developer, it can be money well-spent to hire a professional.

Teamwork and Managing Expectations

It helps to have realistic expectations about what can be accomplished and what participants need to be involved in the game in order for a project to succeed. Communication and discussion are essential to knowing and understanding what all the players in the game expect. You would not want to throw the ball to a player who is not looking, so you must communicate and let them know the ball is coming their way.

Communities. Working through the development process can be difficult. The language used is sometimes unfamiliar and hard to understand. As a community, the more you understand about the development process, the more effectively you will be able to work with everyone involved. This will help you avoid confusion and create a sense of openness when communicating. At the end of this module is a list of glossaries that you might consider looking at to help you better understand the language used in housing development.

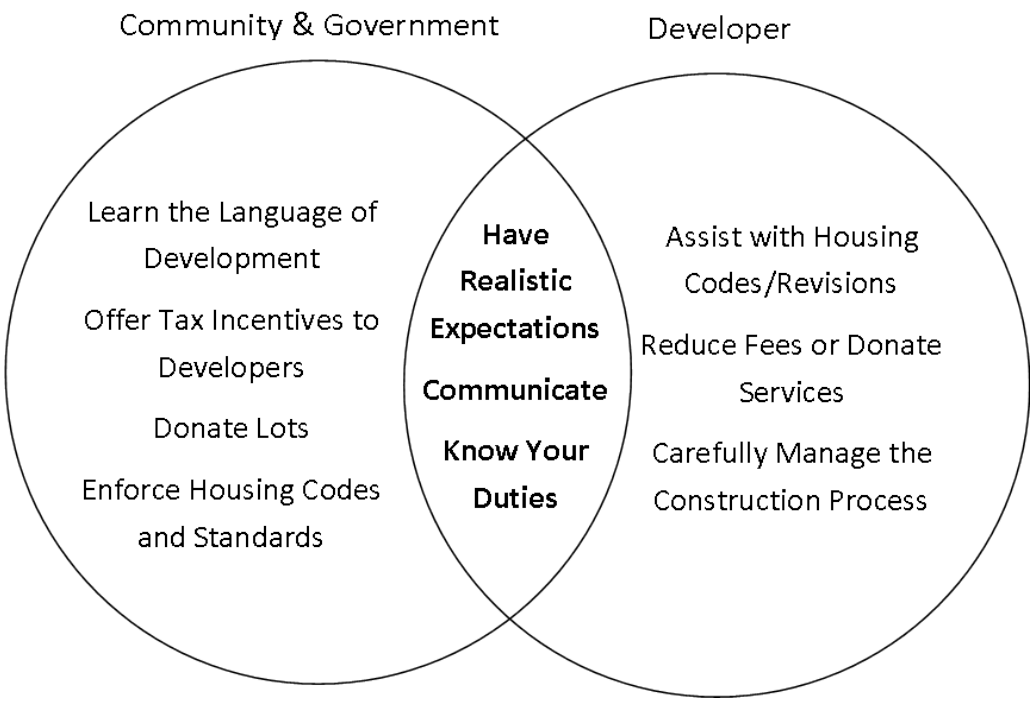
If your team decides to hire a developer to guide your development process, remember that all developers are different. It is in your best interest to know the developer you choose. Take time to research your developer even if you feel you know him or her fairly well. What other projects has the developer completed? How do these projects compare to your community's identified project? Make sure you are comfortable with your developer and have a relationship based on trust and communication. You should also be aware of the differences between for-profit and not-for-profit developers; there may be a difference between what each charges for their services, and the activities each will undertake for your project.

Governmental Entities. The community's governmental entities also need to understand how the development process works. They need to determine what development projects are in the best interests of the community and worthy of public support. The governmental entity should determine what they may be able to provide in terms of concessions or incentives to support a housing project. For example, is a city or county willing to create a tax increment financing (TIF) district or provide other financing to help pay for infrastructure improvements? Investment in infrastructure and helping make lots more available and affordable can promote construction activities and add to a community's tax base. These activities are investments in the future of a community. A governmental entity might be willing to invest today to reap future benefits for the whole community.

Developers. Developers can help by clearly identifying the tasks they will complete and what they will charge for their services. A nonprofit developer with an affordable housing mission might consider foregoing certain fees or charging less for certain services in order to pass the savings along to the community's project. A for-profit developer might consider making an in-

kind contribution of goods and services. In either case the project may then be able to pass those savings along to the homebuyer, resulting in a more affordable product.

Regulations. Local zoning, codes, and regulations can affect housing development and the availability and quality of both rental and for-sale housing in the community. Does the jurisdiction have habitability standards for housing units? Is there an inspection process and mechanism for enforcing those standards? Does zoning encourage a mix of housing types in neighborhoods to support diversity and promote a livable and attractive community plan? Developers and public officials should work together on drafting or revising rules and regulations to support and promote the types of housing development they want for their community.



The Connector Network can help you find a developer familiar with your type of project, financial resource providers who have experience with financing tools for your project and products to help the ultimate home buyers. The Connectors can help your team get input on governmental entities' investment and involvement.

Risk Management. All parties involved in a development project can identify and take steps to manage the risks involved in the development project. There is no way to avoid every possible risk involved, but you can minimize or manage some risks through thoughtful planning. Typical types of risk to be considered are market, credit, and operational risk. The table below outlines three types of risk, examples of each and suggests steps to manage these risks.

The Risk	Example of the Risk	Managing the Risk
Market Risk: the risk of loss that may result from a change in the market	A community's demand analysis indicates five new single homes are needed in the first year. The homes are built without a firm commitment or purchase agreement from a buyer, then the local economy takes a downward turn and the homes do not sell immediately. The market softens and the builder incurs increased carrying costs because of delayed sales.	If a community wants to ensure that homes are built and the developer is not willing to assume the risk that the homes won't immediately sell, the community might arrange for a grant or loan at below-market interest rates, or agree to subsidize the developer's carrying costs until the homes are sold.
Credit Risk: the risk of loss that may result from a change in interest rates	A builder just obtained a construction loan at a certain interest rate. The rate then falls. The builder will now incur a greater interest cost than if the construction financing had been obtained at the lower rate.	Weigh the possible effects of interest rate changes. • In a falling interest rate environment, secure a rate that adjusts at the time of each draw. • In a rising interest rate environment, lock in a fixed interest rate that will not adjust during the construction term.
Operational Risk: the risk of loss that may result from an organizations inadequate or failed internal processes, people, and systems (their method of operation), or from external events. *Basel Committee on Banking Supervision	The development organization has a single person performing all duties. This person can no longer perform all of these duties and there is no one to carry on.	Divide duties or assign them to various parties in the development process, sharing them in some manner.

PROJECT SOURCES AND USES
AFFORDABLE HOUSING - SINGLE FAMILY HOMES

Sources of Funds	Amount	%
Home Sales - Unit 1 (appraised value)	119,500	24.70%
Home Sales - Unit 2 (appraised value)	120,000	24.80%
Home Sales - Unit 3 (appraised value)	125,000	25.83%
SDHDA HOME Funds	0	0.00%
Federal Home Loan Bank - AHP Grant	72,500	14.98%
In-kind donations (see column below)	36,870	7.62%
Employer A Grant	10,000	2.07%
Employer B Grant	0	0.00%
Total Sources of Funds	483,870	100.00%

Uses of Funds	Amount	%
Acquisition Costs	45,000	9.30%
Hard Costs	367,500	75.95%
Soft Costs	71,370	14.75%
Total Uses of Funds	483,870	100.00%

3 Units

USES OF FUNDS	Cash Costs	In-kind Donations	Total	$ / Unit
Acquisition Costs				
Land ($15,000 / lot)	45,000		45,000	15,000
Site Prep - Land Improvements	0		0	0
Assessments	0		0	0
Engineering	0		0	0
Contingency	0		0	0
Total Acquisition Costs	**45,000**	**0**	**45,000**	15,000
Hard Costs				
Construction	350,000		350,000	116,667
Contingency (5% for new constr)	17,500		17,500	5,833
Total Hard Costs	**367,500**	**0**	**367,500**	122,500
Soft Costs				
Appraisal	5,000		5,000	1,667
Architect	0	0	0	0
Construction Loan Fee	0	2,500	2,500	833
Lender Inspection	0		0	0
Lender Legal Expense	0		0	0
Market Study	0		0	0
Phase I (or II) Environmental Testing	2,000		2,000	667
Developer's Fees ($5,000 per home)	15,000		15,000	5,000
Insurance	0		0	0
Marketing / Commissions (6%)	0	21,870	21,870	7,290
Legal / Accounting	1,000		1,000	333
Permits and Fees	0		0	0
Real Estate Taxes During Construction	0		0	0
Survey	4,500		4,500	1,500
Title Insurance	4,000		4,000	1,333
Recording / Transfer Fees	0		0	0
Soft Cost Contingency (operating reserve)	3,000		3,000	1,000
Subtotal Soft Costs	34,500	24,370	58,870	19,623
Construction Interest				
Estimated Interest Amount @x.xx% vs 0% (Term of Construction - 12 months)	0	12,500	12,500	4,167
Subtotal Const Interest	0	12,500	12,500	4,167
Total Soft Costs	**34,500**	**36,870**	**71,370**	23,790
Total Development Costs	**447,000**	**36,870**	**483,870**	161,290

PROJECT SOURCES AND USES
AFFORDABLE HOUSING - TOWNHOMES

Sources of Funds		Amount	%
	Price per home		
Home Sales	$87,400	437,000	83.72%
SDHDA HOME Funds		0	0.00%
Federal Home Loan Bank - AHP Grant		0	0.00%
In-kind donations (see column below)		60,000	11.49%
Employer A Grant		10,000	1.92%
Employer B Grant		15,000	2.87%
Total Sources of Funds		522,000	100.00%

Uses of Funds	Amount	%
Acquisition Costs	50,000	9.58%
Hard Costs	367,500	70.40%
Soft Costs	104,500	20.02%
Total Uses of Funds	522,000	100.00%

5 Units

USES OF FUNDS	Cash Costs	In-kind Donations	Total	$ / Unit
Acquisition Costs				
Land ($10,000 / lot)	50,000		50,000	10,000
Site Prep - Land Improvements	0		0	0
Assessments	0		0	0
Engineering			0	0
Contingency	0		0	0
Total Acquisition Costs	**50,000**	**0**	**50,000**	10,000
Hard Costs				
Construction	350,000		350,000	70,000
Contingency (5% for new constr)	17,500		17,500	3,500
Total Hard Costs	**367,500**	**0**	**367,500**	73,500
Soft Costs				
Appraisal	5,000		5,000	1,000
Architect	0	15,000	15,000	3,000
Construction Loan Fee	0	2,500	2,500	500
Lender Inspection	0		0	0
Lender Legal Expense	0		0	0
Market Study	0		0	0
Phase I (or II) Environmental Testing	2,000		2,000	400
Developer's Fees ($5,000 per home)	25,000		25,000	5,000
Insurance	0		0	0
Marketing / Commissions (6%)	0	30,000	30,000	6,000
Legal / Accounting	1,000		1,000	200
Permits and Fees	0		0	0
Real Estate Taxes During Construction	0		0	0
Survey	4,500		4,500	900
Title Insurance	4,000		4,000	800
Recording / Transfer Fees	0		0	0
Soft Cost Contingency (operating reserve)	3,000		3,000	600
Subtotal Soft Costs	44,500	47,500	92,000	18,400
Construction Interest				
Estimated Interest Amount @x.xx% vs 0% (Term of Construction - 12 months)	0	12,500	12,500	2,500
Subtotal Const Interest	0	12,500	12,500	2,500
Total Soft Costs	**44,500**	**60,000**	**104,500**	20,900
Total Development Costs	**462,000**	**60,000**	**522,000**	104,400

Development Process Resources

Affordable Housing Design Advisor. http://www.designadvisor.org Select *Tools*, then *Development Process Overview*, or *Design Phase Descriptions.*

Corporation for Supportive Housing. 2006. *Toolkit for Developing and Operating Supportive Housing.* http://www.csh.org Select *Resources* then *Toolkit: Developing/Operating.*

Fannie Mae. 2003. *Becoming a Landlord: Rewards, Risks and Responsibilities.* http://www.efanniemae.com Select *Training & Education*, then *Publications*, then *Publications for Borrowers.*

Greater Minnesota Housing Fund. 2001. *Building Better Neighborhoods: Creating Affordable Homes and Livable Communities.* www.gmhf.com/programs/bbn/default.htm

Rural Community Assistance Corporation. *Alaska Affordable Housing Development Workbook*. 1995. http://www.ahfc.state.ak.us/iceimages/reference/affordable-housing-development-workbook.pdf

South Dakota Housing Development Authority. *10 Tips for Housing Development.* http://www.sdhda.org. Select *Developer*, then *Tips to Consider.* For other program specific information, select *Developer*, then *Forms, Plans and Resources.* The *Consolidated Plan* lists available funding products, programs and resources.

Southern Minnesota Initiative Foundation. 2003. *Housing Study Toolkit: A Strategy for Community Success in Housing Plan Development.* http://www.orangecountyfl.net/cmsdocs/workforcehousing/4smihousingstudytoolkit.pdf

Glossaries of Housing Terms

South Dakota Housing Development Authority defines terms relevant to the HOME and Housing Tax Credit programs in the Allocation Plans for each program. See http://sdhda.org, select *Developer,* then *HOME Program* or *Housing Tax Credits*

Achtenberg, Emily. 2005. *Glossary of Affordable Housing Preservation Terms.* http://www.lisc.org/content/publications/detail/891/

Department of Housing and Urban Development. *Glossary.* http://www.hud.gov/offices/hsg/sfh/buying/glossary.cfm

LISC. 2002. *Growing Smart Neighborhoods: Smart Growth Vocabulary for Community Developers.* http://www.lisc.org/content/publications/detail/832/

Werwath, Peter. 2007. *Glossary of Affordable Housing Terms.* http://www.practitionerresources.org/cache/documents/637/63784.doc

Rapid City, South Dakota Department of Community Development. *Glossary of Terms.* http://www.rcgov.org/attorney/community_development/glossaryofterms.pdf

RESOURCE PROVIDERS

The following groups and organizations can help you and your community with tasks covered in this module. Detailed information regarding the following assistance providers is located at the end of the Playbook.

Financial Assistance – Consumer

- Beadle and Spink Enterprise Community, Inc.
- Community Housing Development Organizations
- Federal Home Loan Bank (Des Moines)
- Habitat for Humanity
- Inter-Lakes Community Action Partnership
- Local Development Corporations
- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- NeighborWorks
- Northeast South Dakota Community Action Program/NESDEC
- Public Housing Agencies Listing
- Rural Office of Community Services, Inc.
- SDHDA Participating Lenders
- Sioux Empire Housing Partnership
- Sioux Falls Community Development Department
- South Dakota Housing Development Authority
- South Dakota Indian Housing Agencies
- South Dakota Tribal Offices
- South Eastern Council of Governments – South Eastern Development Foundation
- US Department of Housing and Urban Development
- USDA Rural Development
- Western South Dakota Community Action Agency

Homebuyer Education Resource Organizations (HERO)

- Consumer Credit Counseling Services of the Black Hills
- Consumer Credit Counseling Service-Lutheran Social Services
- Homes are Possible, Inc. (HAPI)
- Huron Housing and Redevelopment Authority
- Inter-Lakes Community Action Partnership
- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- Northeast SD Community Action Program (NESDCAP)
- Sioux Empire Housing Partnership

Homebuyer Education Providers

BASEC
Dakota Plains Legal Services, Inc.
East River Legal Services, Inc.
Oglala Sioux Tribe Partnership for Housing, Inc.
Teton Coalition, Inc.

Financial Assistance – Developer

Bureau of Indian Affairs
Federal Home Loan Bank (Des Moines)
First District Association of Local Governments
Governor's Office of Economic Development
Housing Assistance Council
Local Development Corporations
NeighborWorks
Northeast Council of Governments
Planning and Development District III
Rapid City Community Development Office
The Rural Collaborative
South Dakota Community Foundation
South Dakota Department of Environment and Natural Resources
South Dakota Housing Development Authority
South Dakota State Historical Society
South Dakota Tribal Offices
South Eastern Council of Governments/South Eastern Development Foundation
US Department of Housing and Urban Development
USDA Rural Development

Technical Assistance – Development

Beadle and Spink Enterprise Community, Inc.
Black Hills Council of Local Governments
Bureau of Indian Affairs
Central South Dakota Enhancement District
Community Housing Development Organizations
First District Association of Local Governments
Governor's Office of Economic Development
Housing Assistance Council
Local Development Corporations
Northeast Council of Governments
Planning and Development District III
Rapid City Community Development Office
South Dakota Real Estate & Housing Development, Inc.
The Rural Collaborative
Sioux Empire Housing Partnership
South Dakota Housing Development Authority
South Dakota Tribal Offices
South Eastern Council of Governments/
South Eastern Development Foundation
USDA Rural Development

Module 7: Post Game Wrap–Up; References & Resources

7. Post Game Wrap Up

This Rural Housing Playbook is the result of a collaborative effort among housing development practitioners and advocates in South Dakota. It was created in response to our research that found that many rural communities in the state need assistance with housing development. The Playbook takes a new approach to presenting housing development as a strategy for community and economic development and introduces a new process for communities to access the technical assistance and resources available.

The Community Process modules of the Playbook introduce the concepts of team building and creating a community concept and design. *Community Engagement* includes ideas for getting community members involved, and for envisioning how housing can be a catalyst for community development and improvement. *Community Assessment* discusses the need for completing a formal assessment and analysis to help identify and prioritize housing needs. *Community Concept and Design* discusses creating an overall vision and plan for meeting housing needs, deciding on a development project, and creating a marketing plan.

The Development Process module gives an overview of what is involved in developing housing. It is a step-by-step guide to moving a project from a concept to completed units. It divides the development process into phases and gives lists of things to do and items to consider in each phase. It is a high level overview, but it presents the basics and provides direction.

To help communities access the resources they need, the *Connector Network* section describes a new process for engaging with experts, resource providers, and other communities. It presents suggestions and opportunities for getting involved with and learning from others.

This Playbook presents an alternative approach, a different method and mechanism for rural communities that want to engage in housing development in their communities. It is a collaborative approach, built on cooperation among community members, resource providers, and practitioners in the field of housing development. It doesn't purport to be the *best* way or the *only* way for communities to approach housing development. It is intended to be another way—one that might work for your community.

References & Resources

REFERENCES

Affordable Housing Design Advisor. *Design Development Matrix.* www.designadvisor.org/tools/design_over.html

American Institute of Architects' Document B163. *Standard Form of Agreement Between Owner and Architect for Designated Services 1993 Edition.* www.aia.org

Bank for International Settlements, Basel Committee on Banking Supervision. June, 2006. *International Conversion of Capital Measurements and Capital Standards.* http://www.bis.org/publ/bcbs128.pdf?noframes=1

Beck, Nancy and Lindley R. Higgins. 2001. *Building Neighborhoods of Choice: A Workbook on Marketing Neighborhoods and Affordable Ownership Housing*. www.lisc.org/content/publications/detail/905/

Georgia Department of Community Affairs, Planning and Quality Growth. http://www.dca.state.ga.us/development/PlanningQualityGrowth/programs/index.asp

Greater Minnesota Housing Fund. 2001. *Building Better Neighborhoods: Creating Affordable Homes and Livable Communities*. www.gmhf.com/programs/bbn/default.htm

Higgins, Lindley R., Ph.D. 2001. *Gathering and Presenting Information About Your Neighborhood – Center for Home Ownership Technical Series (Paper #1)*. http://www.lisc.org/content/publications/detail/900

North Dakota State Data Center. 2004. *North Dakota Statewide Housing Needs Assessment: 2004 – Final Report.* http://www.ndhfa.org/Web_Images/assessment_final_report.pdf

Rural Community Assistance Corporation. 1995. *Alaska Affordable Housing Development Workbook*. http://www.ahfc.state.ak.us/iceimages/reference/affordable-housing-development-workbook.pdf

Smart Growth Network. http://www.smartgrowth.org/about/default.asp

South Dakota Housing Development Authority. *10 Tips for Housing Development.* http://www.sdhda.org/developer/developer_tips.htm

Southern Minnesota Initiative Foundation. 2003. *Housing Study Toolkit: A Strategy for Community Success in Housing Plan Development.* http://www.orangecountyfl.net/cmsdocs/workforcehousing/4smihousingstudytoolkit.pdf

White, Betty Jo, Marjorie Jensen, and Christine Cook. September, 1992. *Developing Community Housing Needs Assessments and Strategies: A Self-Help Guidebook for Nonmetropolitan Communities.* http://www.extension.iastate.edu/Pages/housing/media/pdf/aahe-guidebook.pdf

RESOURCES

Glossaries of Housing Terms

South Dakota Housing Development Authority defines terms relevant to the HOME and Housing Tax Credit programs in the Allocation Plans for each program. See http://www.sdhda.org, select *Developer,* then *HOME Program* or *Housing Tax Credits*

Achtenberg, Emily. 2005. *Glossary of Affordable Housing Preservation Terms.* http://www.lisc.org/content/publications/detail/891/

Department of Housing and Urban Development. Glossary. http://www.hud.gov/offices/hsg/sfh/buying/glossary.cfm

LISC. 2002. *Growing Smart Neighborhoods: Smart Growth Vocabulary for Community Developers.* http://www.lisc.org/content/publications/detail/832/

Werwath, Peter. 2007. *Glossary of Affordable Housing Terms.* http://www.practitionerresources.org/cache/documents/637/63784.doc

Rapid City, South Dakota Department of Community Development. *Glossary of Terms.* http://www.rcgov.org/attorney/community_development/glossaryofterms.pdf

Self-Assessment Resources

Higgins, Lindley R., Ph.D. 2001. *Gathering and Presenting Information About Your Neighborhood – Center for Home Ownership Technical Series (Paper #1)*. http://www.lisc.org/content/publications/detail/900

North Dakota Rural Development Council. *Community Windshield Survey* and *Housing Questions*. http://www.ndrdc.org/?id=19&page=Housing+News

Planning and Development Districts and Councils of Governments in South Dakota can assist with housing needs analyses: See Resource Provider listing

South Dakota Governor's Office of Economic Development. Demographic and statistical information, resources for local economic development in South Dakota. www.sdreadytowork.com

Southern Minnesota Initiative Foundation. 2003. *Housing Study Toolkit: A Strategy for Community Success in Housing Plan Development*. http://www.orangecountyfl.net/cmsdocs/workforcehousing/4smihousingstudytoolkit.pdf

White, Betty Jo, Marjorie Jensen, and Christine Cook. September, 1992. *Developing Community Housing Needs Assessments and Strategies: A Self-Help Guidebook for Nonmetropolitan Communities.* http://www.extension.iastate.edu/Pages/housing/media/pdf/aahe-guidebook.pdf

Market analysis companies, needs assessment providers, tools

Georgia Department of Community Affairs
http://www.dca.state.ga.us/development/PlanningQualityGrowth/programs/planning.asp

Minot State University, Prairie Community Development Center
500 University Avenue West, Minot ND 58707
(Contact Jerry Stai at jerry.stai@minotstateu.edu, or 701-858-3289)

Planning and Development Districts and Councils of Governments in South Dakota: See Resource Provider listing

South Dakota Housing Development Authority. Market Analysis providers:
http://www.sdhda.org/files/market%20analysis%20company%20contact.pdf

Census data and tools:
www.census.gov Contains census data
www.claritas.com Contains market trend and demographic data
www.factfinder.census.gov Allows you to search population, housing, economic, and geographic data

Preserving Housing Affordability

Davis, John Emmeus. 2006. *Shared Equity Homeownership: the Changing Landscape of Resale-Restricted, Owner-Occupied Housing.* National Housing Institute.
http://www.knowledgeplex.org/showdoc.html?id=203263

HousingPolicy.org. July, 2008. *In Focus: Shared Equity Homeownership.*
http://www.housingpolicy.org/in_focus_July08.html. Also, select *Toolbox*, then *Preserve and Recycle Resources.*

Community Land Trusts

Burlington Associates. http://burlingtonassociates.com/

Community-Wealth.org. *Strategies & Models, The Community-Wealth Access Panel, Community Land Trusts.*
http://www.community-wealth.org/strategies/panel/clts/index.html

Dakota Land Trust. http://www.nhsblackhills.org/about_DLT.html

The E. F. Schumacher Society. *Community Land Trusts.* http://www.smallisbeautiful.org/clts.html

Institute for Community Economics. *Community Land Trusts.* http://www.iceclt.org/clt/

National Community Land Trust Network. http://www.cltnetwork.org/

Peterson, Tom. 1996. *Community Land Trusts: An Introduction.*
http://www.plannersweb.com/articles/pet112.html

Policy Link. *Community Land Trusts.* http://www.policylink.org/EDTK/CLT/

Community Design Resources

design:SD – Contact the Rural Learning Center:
PO Box 10
Howard, SD 57439
605-772-5139
http://designsd.wordpress.com/about

Georgia Department of Community Affairs:
http://www.dca.state.ga.us/development/PlanningQualityGrowth/programs/index.asp

Greater Minnesota Housing Fund. 2001. *Building Better Neighborhoods: Creating Affordable Homes and Livable Communities*. www.gmhf.com/programs/bbn/default.htm

Smart Growth Network. http://www.smartgrowth.org/about/default.asp

Technical Design Resources

Affordable Housing Design Advisor. *Design Development Matrix.*
http://www.designadvisor.org/tools/design_over.html

The American Institute of Architects' Document B163 – *Standard Form of Agreement Between Owner and Architect for Designated Services, 1993 Edition.* http://www.aia.org

Marketing Resources

Beck, Nancy and Lindley R. Higgins. 2001. *Building Neighborhoods of Choice: A Workbook on Marketing Neighborhoods and Affordable Ownership Housing*.
http://www.lisc.org/content/publications/detail/905/

General information and instruction on marketing:
http://www.managementhelp.org/mrktng/mrktng.htm or
http://marketing.about.com

Sample marketing plans:
http://www.fairhousingri.org/techguide/6_Marketing_Outreach.pdf

Homebuyer Education; Preparing for Homeownership

The Homebuyer Education Resource Organization (H.E.R.O.) is an affiliate of the South Dakota Housing Development Authority. It provides services and resources to education providers and coordinates counseling efforts through a network of HUD approved counseling agencies in the state. For a list of H.E.R.O. designated education providers, see http://www.sdhomebuyered.org

Department of Housing and Urban Development. http://www.hud.gov/buying/

Fannie Mae. 2003. *Becoming a Landlord: Rewards, Risks and Responsibilities.* (Includes helpful information for homeowners as well as landlords) http://www.efanniemae.com Select *Training & Education*, then *Publications*, then *Publications for Borrowers.*

Freddie Mac. http://www.freddiemac.com Select *Buying and Owning a Home*

Ginnie Mae. http://www.ginniemae.gov Select *Your Path to Homeownership*

Mortgage insurance companies provide homebuyer education courses. (http://www.mgichome.com; or http://www.pmi-us.com, select *Expanding Markets*, then *Homebuyer Education*)

NeighborWorks organizations provide homebuyer education materials and training for homebuyer education providers. http://www.nw.org

Development Process Resources

Affordable Housing Design Advisor. http://www.designadvisor.org Select *Tools*, then *Development Process Overview*, or *Design Phase Descriptions.*

Corporation for Supportive Housing. 2006. *Toolkit for Developing and Operating Supportive Housing.* http://www.csh.org Select *Resources,* then *Toolkit: Developing/Operating.*

Fannie Mae. 2003. *Becoming a Landlord: Rewards, Risks and Responsibilities.* http://www.efanniemae.com Select *Training & Education*, then *Publications*, then *Publications for Borrowers.*

Greater Minnesota Housing Fund. 2001. *Building Better Neighborhoods: Creating Affordable Homes and Livable Communities.* www.gmhf.com/programs/bbn/default.htm

Rural Community Assistance Corporation. *Alaska Affordable Housing Development Workbook*. 1995. http://www.ahfc.state.ak.us/iceimages/reference/affordable-housing-development-workbook.pdf

South Dakota Housing Development Authority. *10 Tips for Housing Development.* http://www.sdhda.org. Select *Developer*, then *Tips to Consider.* For other program specific information, select *Developer*, then *Forms, Plans and Resources.* The *Consolidated Plan* lists available funding products, programs and resources.

Southern Minnesota Initiative Foundation. 2003. *Housing Study Toolkit: A Strategy for Community Success in Housing Plan Development.* http://www.orangecountyfl.net/cmsdocs/workforcehousing/4smihousingstudytoolkit.pdf

Rural Housing Collaborative Roster

Players:	Team:
	USDA Rural Development
Tim Potts	E-Mail: tim.potts@sd.usda.gov Telephone: 605-342-0301 (Rapid City)
Roger Hazuka	E-Mail: roger.hazuka@sd.usda.gov Telephone: 605-352-1100 (Huron)
	South Dakota Housing Development Authority
Mark Lauseng	E-Mail: mark@sdhda.org
Lorraine Polak	E-Mail: lorraine@sdhda.org
Vona Johnson	E-Mail: vona@sdhda.org
Paul Kostboth	E-Mail: paul@sdhda.org
Brent Adney	E-Mail: brent@sdhda.org Telephone: 605-773-3181
Bob Sutton	**South Dakota Community Foundation**
	E-Mail: Bsutton44@sdcommunityfoundation.org Telephone: 605-698-7654
	NESDEC/NESDCAP
Bob Hull	E-Mail: bob@nesdcap.org
Lori Moen	E-Mail: lorim@nesdcap.org
Marcia Erickson	E-Mail: marcia@nesdcap.org Telephone: 605-698-7654
	Federal Home Loan Bank – Des Moines
Curt Heidt	E-Mail: cheidt@fhlbdm.com
Rick Bloxham	E-Mail: rbloxham@fhlbdm.com Telephone: 515-281-1175
Shawn Pritchett	**Southeastern Council of Governments**
	E-Mail: spritchett@secog.org Telephone: 605-637-5390
Eric Ambroson	**Planning & Development District III**
Fred Binder	E-Mail: districtiii@districtiii.org
Greg Henderson	Telephone: 605-665-4408

	Rural Learning Center
Jim Beddow	E-Mail: Jim.Beddow@ruralleaningcenter.org
Lindsey Karlson	E-Mail: Lindsey.Karlson@rurallearningcenter.org Telephone: 605-772-5139
	Rural Housing Playbook Coordinator
	E-Mail: Coordinator@RuralHousingPlaybook.com Telephone: 605-280-4298
Randall Morris	**Black Hills Special Services Cooperative**
	E-Mail: rmorris@bhssc.tie.net Telephone: 605-347-4467
Joy McCracken	**NeighborWorks Dakota Home Resources (NHS Black Hills)**
	E-Mail: joy@nhsbh.org Telephone: 605-578-1401
	SDSU Cooperative Extension
Kari Fruechte	E-Mail: kari.fruechte@sdstate.edu Horizons Project Director Telephone: 605-688-4946
Dan Oedekoven	E-Mail: daniel.oedekoven@sdstate.edu Telephone: 605-394-2236
Mike Chambers	**The Rural Collaborative**
	E-Mail: mchambers@tie.net Telephone: 605-394-1706
Joe Bartmann	**AIA South Dakota**
	Email: joebart33@gmail.com Telephone: 605-941-2708
	US Department of Housing & Urban Development
Sheryl Miller	E-Mail: sheryl.s.miller@hud.gov
Roger Jacobs	Email: roger.d.jacobs@hud.gov Telephone: 605-731-7680

RESOURCE PROVIDERS by Topic

Technical Assistance – Community Engagement

- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- NeighborWorks
- Rural Learning Center

Technical Assistance – Assessment

- Black Hills Council of Local Governments
- Bureau of Indian Affairs
- Central South Dakota Enhancement District
- First District Association of Local Governments
- Housing Assistance Council
- Local Development Corporations
- Northeast Council of Local Governments
- Planning and Development District III
- Rural Learning Center
- South Eastern Council of Governments/South Eastern Development Foundation

Technical Assistance – Concept and Design

- Planning and Development District III
- Rural Learning Center

Technical Assistance – Marketing

- Local Development Corporations

Technical Assistance – Development

- Beadle and Spink Enterprise Community, Inc.
- Black Hills Council of Local Governments
- Bureau of Indian Affairs
- Central South Dakota Enhancement District
- Citi
- Community Housing Development Organizations
- First District Association of Local Governments
- Governor's Office of Economic Development
- Housing Assistance Council
- Local Development Corporations
- Northeast Council of Governments
- Planning and Development District III
- Rapid City Community Development Office
- The Rural Collaborative
- Sioux Empire Housing Partnership
- South Dakota Housing Development Authority
- South Dakota Real Estate and Housing Development, Inc.
- South Dakota Tribal Offices
- South Eastern Council of Governments/South Eastern Development Foundation
- USDA Rural Development

Technical Assistance – Consumer

- Homeowner Education Resource Organization Service Providers
- Housing Counseling and Education Services
- Inter-Lakes Community Action Partnership
- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- NeighborWorks
- NESDCAP/NESDEC
- Sioux Empire Housing Partnership
- South Dakota Housing Development Authority
- US Department of Housing and Urban Development
- Western South Dakota Community Action Agency

Technical Assistance – Leadership Development Training

- Black Hills Council of Local Governments
- Central South Dakota Enhancement District
- Heartland Center for Leadership Development
- Housing Assistance Council
- Native American Indian Housing Council (Washington DC)
- NeighborWorks
- Northeast Council of Governments
- The Rural Collaborative
- South Eastern Council of Governments/South Eastern Development Foundation
- US Department of Housing and Urban Development (HUD)

Homebuyer Education Providers

- BASEC
- Dakota Plains Legal Services, Inc.
- East River Legal Services, Inc.
- Oglala Sioux Tribe Partnership for Housing, Inc.
- Teton Coalition, Inc.

Homebuyer Education Resource Organizations (H.E.R.O.)

- Consumer Credit Counseling Services of the Black Hills
- Consumer Credit Counseling Service-Lutheran Social Services
- Homes are Possible, Inc. (HAPI)
- Huron Housing and Redevelopment Authority
- Inter-Lakes Community Action Partnership
- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- Northeast SD Community Action Program (NESDCAP)
- Sioux Empire Housing Partnership

Financial Assistance – Consumer

- Beadle and Spink Enterprise Community, Inc.
- Citi
- Community Housing Development Organizations
- Federal Home Loan Bank (Des Moines)
- Habitat for Humanity
- Inter-Lakes Community Action Partnership
- Local Development Corporations
- NeighborWorks Dakota Home Resources
  (formerly Neighborhood Housing Services of the Black Hills)
- NeighborWorks
- Northeast South Dakota Community Action Program/NESDEC
- Public Housing Agencies Listing
- Rural Office of Community Services, Inc.
- SDHDA Participating Lenders
- Sioux Empire Housing Partnership
- Sioux Falls Community Development Department
- South Dakota Housing Development Authority
- South Dakota Indian Housing Agencies
- South Dakota Tribal Offices
- South Eastern Council of Governments – South Eastern Development Foundation
- US Department of Housing and Urban Development
- USDA Rural Development
- Western South Dakota Community Action Agency

Financial Assistance – Developer

- Bureau of Indian Affairs
- Citi
- Fannie Mae
- Federal Home Loan Bank (Des Moines)
- First District Association of Local Governments
- Governor's Office of Economic Development
- Housing Assistance Council
- Local Development Corporations
- NeighborWorks
- Northeast Council of Governments
- Planning and Development District III
- Rapid City Community Development Office
- The Rural Collaborative
- South Dakota Community Foundation
- South Dakota Department of Environment and Natural Resources
- South Dakota Housing Development Authority
- South Dakota State Historical Society
- South Dakota Tribal Offices
- South Eastern Council of Governments/South Eastern Development Foundation
- US Department of Housing and Urban Development
- USDA Rural Development

RESOURCE PROVIDERS—alphabetical

Beadle and Spink Enterprise Community, Inc.
Black Hills Council of Local Governments
Bureau of Indian Affairs
Central South Dakota Enhancement District
Citi
Community Housing Development Organizations
Fannie Mae
Federal Home Loan Bank (Des Moines)
First District Association of Local Governments
Governor's House sales representatives
Governor's Office of Economic Development
Habitat for Humanity
Heartland Center for Leadership Development
Homeowner Education Resource Organization Service Providers
Housing Assistance Council
Housing Counseling and Education Services
Inter-Lakes Community Action Partnership
Local Development Corporations
Native American Indian Housing Council (Washington DC)
NeighborWorks Dakota Home Resources
(formerly Neighborhood Housing Services of the Black Hills)
NeighborWorks
Northeast Council of Governments
Northeast South Dakota Community Action Program
Northeast South Dakota Economic Corporation
Planning and Development District III
Public Housing Agencies Listing
Rapid City Community Development Office
The Rural Collaborative
Rural Learning Center
Rural Office of Community Services, Inc.
SDHDA Participating Lenders
Sioux Empire Housing Partnership
Sioux Falls Community Development Department
South Dakota Community Foundation
South Dakota Department of Environment & Natural Resources
South Dakota State Historical Society
South Dakota Housing Development Authority
South Dakota Indian Housing Agencies
South Dakota Real Estate and Housing Development, Inc.
South Dakota Tribal Offices
South Eastern Council of Governments – South Eastern Development Foundation
US Department of Veterans Affairs
US Department of Housing and Urban Development (HUD)
USDA Rural Development
Western South Dakota Community Action Agency

Beadle and Spink Enterprise Community, Inc. (BASEC)

Program Summary: Beadle and Spink Enterprise Community (BASEC) is a private, non-profit economic development corporation that was created in 1994 as a result of a federal designation of an "Enterprise Community" in the area. BASEC's purpose is to help improve the service area, including Cavour, Doland, Frankfort, Hitchcock, Iroquois, Tulare, and Yale.

Programs Offered:

- Home Enhancement Lending Program (HELP) to improve, maintain, and preserve housing
- Home Mortgage Loans to finance owner-occupied housing
- Technical Assistance for housing and community development within service area

Contact Information:
P.O. Box 68
104 North Main Street
Yale, SD 57386

(605)599-2991
(605)599-2992(Fax)
1-866-599-2991

www.basec.org

Black Hills Council of Local Governments

Program Summary: The Black Hills Council of Local Governments is a voluntary association of governmental entities that provides development services within its region. It is the designated Economics Development District (through EDA) for the area. The Black Hills Council provides the following types of services to units of local government and organizations within the designated region.

Programs Offered:

Technical Assistance

- Project organization/development, research, and planning for projects in the areas of economic development, tourism, water development, infrastructure, community development, recreation, solid waste, transportation, and government management
- Regional planning services including strategic planning, capital improvement planning, and site plan review
- Leadership training
- Community and economic development planning
- Project Financing
- Tax Increment Financing planning

Other Services

- Environmental assessments
- Survey preparations
- Management and administrative assistance

Counties Served: Bennett, Butte, Custer, Fall River, Harding, Lawrence, Meade, Pennington

Contact Information:
1602 Mt. View Road
Suite 104
P.O. Box 9686
Rapid City, SD 57709

(605)394-2681
(605)394-2684(Fax)

Bureau of Indian Affairs

Program Summary: The Bureau of Indian Affairs (BIA) is a bureau of the United States Department of the Interior. It provides services (directly or through contracts, grants, or compacts) to approximately 1.7 million American Indians and Alaska Natives and 562 federally recognized tribes in the United States. BIA is responsible for administering and managing 66 million acres of land held in trust by the United States for American Indian, Indian tribes, and Alaska Natives.

Programs Offered:
The Indian Housing Assistance Program uses Housing Improvement Program (HIP) resources of the BIA to eliminate substantially substandard Indian owned and inhabited housing for very low income eligible Indians. The program is primarily devoted to providing decent, safe, and sanitary housing through renovations, repairs, or additions to existing homes. The program will build an entire house in situations where no other program can meet the need in the immediate or near future. Technical Assistance is provided to Indian tribes to establish housing plans and determine the extent and use of the BIA's Housing Improvement Program. The program is restricted to use within reservations and approved tribal service areas.

Technical Assistance

- Indian Housing Assistance (Housing Planning)

Financing Assistance

- Housing Development Program

Contact Information:
115 4th Ave SE
Aberdeen, SD 57401-4384

(605)226-7343
(605)226-7446(Fax)

www.doi.gov/bia

Central South Dakota Enhancement District (CSDED)

Program Summary: The Central South Dakota Enhancement District (CDSED) is the designated Economic Development District (through EDA) for central South Dakota. CSDED provides the following types of services to units of local government and organizations within the designated region.

Programs Offered:

Technical Assistance

- Project organization/development, research and planning, needs assessments, policy/financing development
- Land Use Planning – comprehensive plans and zoning ordinances
- Leadership training
- Individual business counseling through Pierre Small Business Development Center
- Information Center -- census data, statistical information
- Grant writing assistance
- Geographic Information Systems (GIS) services, mapping
- Project financial package development, finance applications, research and administration

Counties Served: Haakon, Hughes, Hyde, Jackson, Jones, Stanley, Sully
Corson, Dewey, Ziebach for Governor's House and Day Care information and sales

Contact Information:
3431 Airport Road
Suite 3
P.O. Box 220
Pierre, SD 57501

(605)773-2780
(605)773-2784(Fax)

www.csded.org

Citi

Program Summary: Citibank (South Dakota), N.A. and CitiHousing, Inc. work with community partners across the state to provide opportunities for community and economic development with primary focus on affordable housing finance solutions and activities that revitalize or stabilize areas that have been targeted for redevelopment.

Citi's long-standing commitment to the community includes lending, investments and services activities.

Programs Offered:

Lending and Equity Investment Financing for:

- New Construction
- Acquisition and Rehabilitation

Project Types

- Affordable Multi-family Rental Housing
- Affordable Senior, Special Needs and Service Enriched Rental Housing
- Affordable Student Housing

Lending Products

- Construction and Rehab Financing
- Permanent Loan Financing

Investment Products

- Tax-exempt and Taxable Bond Financing
- Low Income Housing Tax Credits (LIHTC)
- New Markets Tax Credits (NMTC)
- Historic Tax Credits
- Renewable Energy Credits

Contact Information:

Citibank (South Dakota), N.A.
Suite 1126
701 E 60th Street North
Sioux Falls, SD 57104

(605) 331-7325
(605) 330-6737(Fax)

www.citi.com

Community Housing Development Organizations

Program Summary: Organizations that receive CHDO certification are eligible for set-aside funding under the HOME program. These private nonprofit organizations have among their purposes the provision of decent housing that is affordable to low- and moderate-income persons.

Development for the Disabled, Inc.
School of Mines Campus
525 University Loop
Rapid City, SD 57701
(605)394-1876
(605)394-5315(Fax)

Homes Are Possible, Inc.
P.O. Box 1972
9 Fifth Avenue SE
Aberdeen, SD 57402-1972
(605)226-0326
(605)226-3217(Fax)
www.homesarepossible.org

Inter-Lakes Community Action Partnership, Inc.
P.O. Box 268
Madison, SD 57042
(605)256-6518
(606)256-2238(Fax)
www.interlakescommunityaction.com

NeighborWorks Dakota Home Resources (formerly NHS of the Black Hills, Inc.)
795 Main Street
Deadwood, SD 57732
(605)578-1401
(605)578-1405(Fax)
www.nhsblackhills.org

Northeast South Dakota Community Action Program, Inc.
104 Ash Street
Sisseton, SD 57262
(605)698-7654
(605)698-6500(Fax)
www.nesdcap-nesdec.org

Oti Kaga, Inc.
P.O. Box 751
339 East Prairie Road
Eagle Butte, SD 57625
(605)964-4663
(605)964-4664(Fax)

Prairieland Housing Development
1808 Summit Street
Yankton, SD 57078
(605)665-4408

Southern Hills Development Services, Inc.
737 University Avenue
Hot Springs, SD 57747
(605)745-3408
(605)745-6574(Fax)

Teton Coalition, Inc.
816 St. Joseph Street
Rapid City, SD 57701
(605)341-9939
(605)718-5030(Fax)
www.tetoncoalition.org

Western South Dakota Community Action, Inc.
1844 Lombardy Drive
Rapid City, SD 57701
(605)348-1460
(605)348-8440(Fax)
1-800-327-1703
www.wsdca.org

Fannie Mae

Program Summary: Fannie Mae is a shareholder-owned company with a public mission. The company exists to expand affordable housing and bring global capital to local communities in order to serve the U.S. housing market. Fannie Mae has a federal charter and operates in America's secondary mortgage market to ensure that mortgage bankers and other lenders have enough funds to lend to homebuyers at low rates.

Programs Offered:

Home Ownership and Rehabilitation Programs

- Fixed Rate/Adjustable Rate Products
- Low down payment / High LTV Products
  - Flex; My Community Mortgage; USDA RD 502 Guaranteed
- Products for Native Americans/Indian Country
  - Native American Conventional Lending Initiative; USDA RD 502 Guaranteed; HUD 184

Housing Development

- Acquisition/development/construction products for approved lenders and developers

Resources for Housing Finance Agencies

- NCSHA/Fannie Mae alliance options for participating HFA members
- Mortgage Revenue Bond purchases
- Bond Financing for Housing Authorities

Other

- Home Counselor Online

Contact Information:

For lenders:
1-888-FANNIE8
(1-888-326-6438)

For borrowers:
1-800-7FANNIE
(1-800-732-6643)

www.efanniemae.com

Federal Home Loan Bank (Des Moines)

Program Summary: The FHLB Des Moines provides low-cost housing and economic development funding in its five-state district of Iowa, Minnesota, Missouri, North Dakota and South Dakota. FHLB Des Moines is a wholesale cooperative bank with members which include commercial banks, savings institutions, credit unions and insurance companies. The Bank provides short-term and long-term, competitively priced funding for its members. Members, in turn, use this funding to finance mortgages, home equity loans, commercial real estate, small business, rural and agricultural loans and for other local lending needs.

Programs Offered:

Home Ownership and Rehabilitation Programs

- Affordable Housing Program
- Rural Home Ownership Fund Program
- Native American Home Ownership Initiative
- Community Investment Advances

Housing Development Programs

- Affordable Housing Program
- Community Investment Advances

Other Programs and Services

- Purchases Mortgages from lenders on the secondary market including HUD 184 and USDA Guaranteed loans

Contact Information:

Skywalk Level
801 Walnut Street, Ste. 200
Des Moines, IA 50309

(515)281-1173
(800)544-3452 ext. 1173
(515)699-1270(Fax)

www.fhlbdm.com

First District Association of Local Governments

Program Summary: The First District Association of Local Governments (1st District) is the designated Economic Development District (through EDA) for central-eastern South Dakota. 1st District provides the following types of services to units of local government and organizations within the designated region.

Programs Offered:

Technical Assistance

- Management consulting for housing development
- Community/Economic Development Planning
- Needs Assessment
- Regional Planning Services including strategic planning, land use planning, organizational management, zoning ordinance development, subdivision development, nuisance ordinance development, disaster mitigation planning, financial packaging, and project administration
- Geographical Information Services (GIS)

Financial Assistance

- Project Financing
- Revolving Loan Fund financing

Counties Served: Brookings, Clark, Codington, Deuel, Grant, Hamlin, Kingsbury, Lake, Miner, Moody, Roberts

Contact Information:
P.O. Box 1207
Watertown, SD 57201

(605)882-5115
(605)882-5049(Fax)

www.1stdistrct.org

Governor's House Sales Representatives

Program Summary: The Governor's House program was created as a way to provide reasonably sized, affordable homes to income-qualified individuals and families. The Governor's House allows individuals to live independently. These homes may be placed individually or in groupings to provide a community environment. For a listing of Gorvernor's House sales representatives, see http://www.sdhda.org, select *Governor's House Program*, then *Your Area Representative*.

South Dakota Housing Development Authority
P.O. Box 1237
3060 East Elizabeth
Pierre, SD 57501-1237
(800)540-4241
(605)773-5154(Fax)
www.sdhda.org

Central South Dakota Enhancement District
3431 Airport Road, Suite 3
P.O. Box 220
Pierre, SD 57501
(605)773-2782
(605)773-2784
www.csded.org

Meade County Housing Authority
1220 Cedar Street Apt 113
Sturgis, SD 57785
(605)347-3384
(605)347-2861(Fax)

Northeast South Dakota Community Action Program
104 Ash Street East
Sisseton, SD 57262
(605)698-7654
(605)698-3038(Fax)
888-202-4855
www.nesdcap-nesdec.org

Planning and Development District III
P.O. Box 687
Yankton, SD 57078
(605)665-4408
(605)665-0303(Fax)
800-952-3562
www.districtiii.org

Governor's Office of Economic Development (GOED)

Program Summary: GOED is a division of the State Department of Tourism and Economic Development. It works to promote the state and to move the state's economy forward by providing information, technical assistance, financing and incentives for economic development.

Programs Offered:

- Community Development Block Grant community and special projects
- Loans from a variety of loan pools and funds
- Pooled bond financing
- Business start up packet
- Ag processing/export and value-added loan funds
- Workforce development programs

Contact Information:
Capitol Lake Plaza
711 Wells Avenue
Pierre, SD 57501

(605)773-3301
(605)773-3256(Fax)
800-872-6190

www.sdreadytowork.com

Habitat for Humanity

Program Summary: Habitat for Humanity International is a nonprofit, ecumenical Christian housing ministry. HFHI seeks to eliminate poverty housing and homelessness from the world, and to make decent shelter a matter of conscience and action. The 14 HFH affiliates in South Dakota partner with home buyer families in their service areas to build decent, safe and affordable housing. In addition to a down payment and monthly mortgage payments, homeowners invest hundreds of hours of their own labor — sweat equity — into building their Habitat house and the houses of others. Habitat for Humanity—South Dakota, Inc., the statewide support organization, exists to serve South Dakota affiliates through education, resource development and building public support.

For a list of SD affiliates and their service areas see
http://www.habitatsouthdakota.org/affiliates.php

Contact Information:
Habitat for Humanity—South Dakota, Inc.
600 Main Avenue
PO Box 8116
Brookings, SD 57006

(605)696-0480
(605)696-0305(Fax)

Email: hfhsd@habitatsouthdakota.org
www.habitatsouthdakota.org

Heartland Center for Leadership Development

Program Summary: The Heartland Center for Leadership Development is an independent, nonprofit organization developing local leadership that responds to the challenges of the future. Heartland Center activities focus on leadership training, citizen participation, community planning, facilitation, evaluation, and curriculum development. Programs and publications stress the critical role played by local leadership as communities and organizations build capacity for sustainable development.

Programs Offered:

- Leadership Development
- Community Development
- Facilitation
- Evaluation
- Strategic Planning
- Training for Practitioners

Contact Information:
941 'O' Street, Suite 290
Lincoln, NE 68508

(402)474-7667
(402)474-7672(Fax)
800-927-1115

www.heartlandcenter.info

Housing Assistance Council

Program Summary: The Housing Assistance Council (HAC) helps local organizations build affordable homes in rural America. HAC emphasizes local solutions, empowerment of the poor, reduced dependence, and self-help strategies. HAC's technical assistance and training services fall into five broad categories as noted below.

Programs Offered:

Housing Development Programs

- Feasibility Analysis
- Loan and Grant Applications Preparation
- Housing Research
- Housing Assistance Council Loan Program
- Self-Help Homeownership Opportunity Program – through HUD

Contact Information:
Midwest Office
10920 Ambassador Dr.
Suite 220
Kansas City, MO 64153

(816)880-0400
(816)880-0500(Fax)

www.ruralhome.org

Homeowner Education Resource Organization Service Providers (H.E.R.O.)

Program Summary: H.E.R.O. aids professional agencies statewide in the implementation, frequency, and efficiency of providing homebuyer education. The ultimate goal of H.E.R.O. and its participating service providers is to provide the highest quality education to all interested parties throughout the state of South Dakota.

Consumer Credit Counseling Services of the Black Hills
111 St. Joseph Street
Rapid City, SD 57701
(605) 348-4550
(605) 348-0107(Fax)
(800) 568-6615
www.cccsoftheblackhills.com

Consumer Credit Counseling Service-Lutheran Social Services
705 E. 41st Street, Suite 200
Sioux Falls, SD 57105-6025
(605) 357-0100
(605) 357-0140(Fax)
800-568-2401
www.lsssd.org

Homes are Possible, Inc. (HAPI)
9 - 5th Ave SE
Aberdeen, SD 57401
(605) 225-4274
(605) 225-4274(Fax)
www.homesarepossible.org

Huron Housing and Redevelopment Authority
PO Box 283
Huron, SD 57350
(605) 352-1520
(305) 352-6382(Fax)

Inter-Lakes Community Action Partnership
111 N. Van Eps Avenue
Madison, SD 57042
(605)256-6518
(605)256-2238 (Fax)
www.interlakescap.com

NeighborWorks Dakota Home Resources (formerly Neighborhood Housing Services of the Black Hills)
795 Main Street
Deadwood, SD 57732
(605) 578-1401
(605) 578-1405(Fax)
www.nhsblackhills.org

Northeast SD Community Action Program (NESDCAP)
104 Ash Street
Sisseton, SD 57262
(605) 698-7654
(605) 698-3038(Fax)
888-202-4855
www.nesdcap-nesdec.org

Sioux Empire Housing Partnership
200 North Phillips Avenue, Suite 303
Sioux Falls, SD 57104
(605) 339-0942
(605) 339-0201(Fax)
www.siouxempirehousing.org

Housing Counseling and Education Services

Beadle & Spink Enterprise Community (BASEC)
P.O. Box 68
Yale, SD 57386
(605) 599-2991
(605) 599-2992(Fax)
866-599-2991
www.basec.org

Dakota Plains Legal Services, Inc.
528 Kansas City Street, Suite 1
P.O. Box 1500
Rapid City, SD 57709-1500
(605) 342-7171
(800) 742-8602
(605) 428-1989(Fax)
www.dpls.org

East River Legal Services, Inc.
335 N. Main Avenue, Suite 300
Sioux Falls, SD 57104
(605) 336-9230
(605) 336-6919(Fax)
800-952-3015
www.selinuluc.com/helpSD/Erls/Erls/

Oglala Sioux Tribe Partnership for Housing, Inc.
Old Ambulance Building
Pine Ridge, SD 57770
(605) 867-1555
(605) 867-1522(Fax)

Teton Coalition, Inc.
816 St. Joseph Street
Rapid City, SD 57701
(605) 341-9939
(605) 718-5030(Fax)
www.tetoncoalition.org

Inter-Lakes Community Action Partnership (ICAP)

Program Summary: Inter-Lakes Community Action Partnership is a community based non-profit organization which serves primarily low-income families and senior citizens in a 14-county area of East Central South Dakota. Inter-Lakes administers a variety of programs supported through grants, donations, and other community resources to assist participants and their communities to achieve full potential.

Programs Offered:

Technical Assistance

- Home Owner/Buyer Education
- Self-Help Housing/Self-Help Rehab

Financial Assistance

- Housing repair and rehabilitation
- Homeless Rent /Deposit Assistance
- Dakota Dream Savings Fund Weatherization Assistance/furnace replacement
- Home Rehabilitation

Counties Served: Brookings, Clark, Codington, Deuel, Grant, Hamlin, Kingsbury, Lake, Lincoln, McCook, Miner, Minnehaha, Moody, Turner

Contact Information:
111 N. Van Eps Avenue
P.O. Box 268
Madison, SD 57042-0268

(605)256-6518
(605)256-2238(Fax)

www.interlakescommunityaction.com

www.interlakescap.com

Local Development Corporations

Program Summary: Local Community Development Corporations coordinate community economic development efforts at a local or regional level. They provide a variety of services unique to each organization. Some of the services include:

Programs Offered:

- Community economic strategic planning
- Project development
- Assist in the development of grant and other financial assistance applications
- Land use planning development
- Assist in the development of housing projects
- Advocate for local economic planning efforts
- Business assistance for existing and new businesses (expansion, location, infrastructure)
- Many administer direct loan programs through revolving loan funds

Contact Information:
Find a listing of South Dakota development corporations at: www.sdreadytowork.com/citiescounties/ldclookup.asp

Native American Indian Housing Council (Washington DC)

Program Summary: NAIHC promotes, supports, and upholds tribes and tribal housing agencies in their efforts to provide culturally relevant, decent, safe, sanitary and quality affordable housing for Native people in American Indian communities and Alaska Native villages. NAIHC provides training, technical assistance, research, communications and advocacy. The Native American Indian Housing Council (NAIHC) provides on-site technical assistance free of charge at the request of a tribe or tribal housing entry.

Programs Offered:

Housing Development Programs

- Housing operations and fiscal management
- Free Technical Assistance courses
- Preparation of operating budgets, review of staffing and personnel policies, and organizational structure
- Assessment of financial management and control functions including bookkeeping, computers and computer software
- Indian Housing Plans and Annual Performance Reports
- Leadership Institute Training courses

Contact Information:

50 F Street, NW Suite 3300
Washington, D.C. 20001

(202)789-1754
(202)789-1758 (Fax)
800-284-9165

www.naihc.net

NeighborWorks Dakota Home Resources
(formerly Neighborhood Housing Services of the Black Hills)

Program Summary: NeighborWorks Dakota Home Resources is a private, non-profit corporation committed to providing decent, safe, and affordable housing and revitalizing neighborhoods to improve the quality of life in each community it serves. It is a NeighborWorks chartered member.

Programs Offered:

Home Ownership and Rehabilitation Programs:

- Home Owner Loans (Partner with USDA RD)
- Home Owner/Buyer Education
- Credit Counseling
- Post Purchase Maintenance Classes
- Down payment and closing cost assistance
- Rehabilitation Loans
- Dakota Land Trust

Community Development Programs

- Youth Works

Other Programs and Services

- Home Owner/Buyer Education
- Paint the Town
- Plant the Town
- Neighborhood Block Clubs

Contact Information:
795 Main Street
Deadwood, SD 57732

(605)578-1401
(605)578-1405(Fax)

www.nhsblackhills.org

NeighborWorks

Program Summary: NeighborWorks® America, local NeighborWorks organizations and Neighborhood Housing Services of America make up the NeighborWorks system, which has successfully built healthy communities since 1978. Together with national and local partners, NeighborWorks creates new opportunities for residents while improving communities.

Programs Offered:

Technical Assistance

- Technical Assistance to housing authorities in housing development and management
- Homebuyer education
- Center for Foreclosure Solutions
- Community building and organizing

Financial Assistance

- Homeownership programs
- Purchases mortgages from local housing revolving loan funds and local lenders in secondary market

Participating NeighborWorks Organizations in South Dakota:

NeighborWorks Dakota Home Resources
(formerly Neighborhood Housing Services of the Black Hills)
Northeast South Dakota Community Action Program/
Northeast South Dakota Economic Corporation

Contact Information:
1325 G St., NW, Suite 800
Washington, DC 20005-3100

(202) 220-2300
(202) 376-2600(Fax)

www.nw.org

Northeast Council of Governments (NECOG)

Program Summary: NECOG's goal is to improve the quality of life in northeast South Dakota by providing the tools to create and retain jobs and increase the services available in communities. NECOG offers professional development, planning and management services to local governments, and assists in the administration of local programs and projects.

Programs Offered:

Technical Assistance

- Community/Economic Development Planning
- Project Financing
- Needs Assessment
- Grant Applications
- Research and Seminars on development topics
- Development of Policies and Procedures
- Grant Administration
- Census, sales tax, unemployment, education, and flood plains statistics source
- Environmental Planning
- Leadership training
- Revolving loan fund through NECOG Development Corporation
- Land use planning and zoning ordinances, comprehensive plans, and capital improvement plans development
- Geographic Information Systems (GIS) services

Counties Served: Beadle, Brown, Campbell, Day, Edmunds, Faulk, Hand, Marshall, McPherson, Potter, Spink, Walworth

Contact Information:
P.O. Box 1985
Aberdeen, SD 57402-1985

(605)626-2595
(605)626-2975(Fax)

http://abe.midco.net/necog

Northeast South Dakota Community Action Program (NESDCAP)
Northeast South Dakota Economic Corporation (NESDEC)

Program Summary: Northeast South Dakota Community Action (NESDCAP) is a community based 501(c)(3) non-profit community action agency which serves primarily low-income families and senior citizens in a 17-county area of Northeast South Dakota. NESDCAP administers a variety of programs supported through grants, donations, and other community resources to assist participants and their communities to achieve full potential.

Northeast South Dakota Economic Corporation (NESDEC) is a 501(c)(3) non-profit community development corporation sponsored and partially supported by NESDCAP. NESDEC provides economic opportunities through small business loans, technical assistance, partnerships with financial institutions and other business assistance organizations. NESDCAP/NESDEC is a NeighborWorks chartered member.

Programs Offered:

Technical Assistance

- Home Owner/Buyer Education
- Small Business Development Center
- Governors Home Sales and Marketing
- Community/Economic Development Planning
- Credit Counseling/Protective Payee Services
- Emergency Homelessness Assistance

Financial Assistance

- Home Loans
- Volunteer Income Tax Assistance
- Housing Loan Partnership Program (HLPP)
- Weatherization & Energy Assistance
- Housing Rehabilitation Loans and Grants
- Affordable Housing Program (FHLB)
- Dakota Dream Savings Fund (Individual Development Account)

Housing Development and Management

- Project Development Assistance
- Apartment Management & ownership
- General Contractor

NESDCAP Counties Served: Beadle, Brown, Campbell, Day, Edmunds, Faulk, Hand, Hughes, Hyde, Marshall, McPherson, Potter, Roberts, Spink, Stanley, Sully, Walworth

NESDEC Counties Served: Beadle, Brown, Buffalo, Campbell, Clark, Codington, Day, Edmunds, Faulk, Grant, Hand, Hyde, Jerauld, Kingsbury, Marshall, McPherson, Miner, Potter, Roberts, Sanborn, Spink, Walworth

Contact Information:

104 Ash Street East
Sisseton, SD 57262

(605)698-7654
(605)698-3038(Fax)
888-202-4855

www.nesdcap-nesdec.org

Planning and Development District III

Program Summary: Planning and Development District III (District III) is the designated Economic Development District (through EDA) for south central South Dakota. District III provides the following types of services to units of local government and organizations within the designated region.

Programs Offered:

Technical Assistance

- Housing needs assessments and program information
- Application writing, project organization/development, research, and planning for projects
- Geographic Information Systems (GIS)
- Revolving Loan Fund through Area-wide Business Council
- Leadership training
- Road and street data collection
- Governors Home sales and marketing
- Community and economic development planning
- Project financing
- Ordinance compilation
- Survey preparation
- Management/Administrative assistance
- Regional Housing Development Initiative; Public Developer
- Land use planning
- Rendering and town design
- Community marketing assistance (brochures, special event promotion)
- Plan making (parks, neighborhoods, downtowns, corridors, transportation, redevelopment areas hazard mitigation)

Counties Served: Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hanson, Hutchinson, Jerauld, Lyman, Sanborn, Tripp, Yankton

Contact Information:
1808 Summit Street
P.O. Box 687
Yankton, SD 57078-0687

(605)665-4408
(605)665-0303(Fax)
800-952-3562

www.districtiii.org

Public Housing Agencies

Public Housing Agencies (PHA) offer assistance to low-income families and individuals to help them achieve greater stability and self-reliance by providing affordable, safe, and quality housing. Local PHAs can provide information on public housing programs, such as housing vouchers, and other public housing assistance programs. For a list of participating agencies in South Dakota, visit www.sdhda.org/publications/hrgs/resourceguide2.pdf.

Rapid City Community Development Office

Program Summary: The Rapid City Community Development office, a division of the Community Resources Department, is the division responsible for administering Community Development Block Grant entitlement funds received from the US Department of Housing and Urban Development (HUD).

Programs Offered:

- Financial and technical assistance through the Community Development Block Grant program for qualifying projects and services that benefit low- and moderate-income residents.

Contact Information:
300 Sixth Street
Rapid City, SD 57701

(605)394-4181
(605)355-3520(Fax)

www.rcgov.org

The Rural Collaborative

Program Summary: The Rural Collaborative is a nonprofit 501(c)(3) corporation and a Community Development Financial Institution. They encourage community collaboration to access resources and to complete projects.

Programs Offered:

- Training and technical assistance for affordable housing development

Contact Information:
P.O. Box 9381
Rapid City, SD 57709

(605)394-1706

www.theruralcollaborative.org

Rural Learning Center
(RLC)

Program Summary: Based on experience in Miner County and a commitment to deep learning together, the Rural Learning Center helps bring new hope to rural communities. The RLC partners with communities as coach and co-learner to help them develop new solutions to old problems.

Programs Offered:

Technical Assistance

- Building regional collaboration
- Community needs assessment
- Community visioning
- Community engagement and dialogue
- Affordable housing consulting
- design:SD program

Contact Information:

P. O. Box 10
Howard, SD 5734
(605)772-5153

www.rurallearningcenter.org

Rural Office of Community Services, Inc. (ROCS)

Program Summary: The Rural Office of Community Service, Inc. is a 501(c)(3) non-profit community action agency serving 20 counties in South Dakota. The mission of ROCS is to help the low-income and elderly sector move out of poverty and into self-sufficiency.

Programs Offered:

Home Ownership and Rehabilitation Programs

- Home Care Project
- HOME Repair and Rehabilitation
- Weatherization Assistance
- Dakota Dream Savings Fund

Emergency Assistance

- Food & shelter
- Rent & deposits
- Utility assistance
- School supply vouchers
- Employment assistance

Counties Served: Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Clay, Davison, Douglas, Gregory, Hanson, Hutchison, Jerauld, Jones, Lyman, Mellette, Sanborn, Todd, Tripp, Union, Yankton

Contact Information:

214 W. Main
P.O. Box 70
Lake Andes, SD 57356-0070

(605)487-7634
(605)487-7883(Fax)
1-800-793-3290

www.rocsinc.org

Sioux Empire Housing Partnership

Program Summary: The Sioux Empire Housing Partnership began in 1997 with the primary mission of finding affordable housing for lower-to middle-income individuals and families. It pursues this mission in many ways, from relocating and rehabilitating displaced homes to purchasing and rehabilitating HUD foreclosed homes, as well as developing and building new homes at affordable prices. The Partnership believes in revitalization of older neighborhoods and has played a part in rehabilitating these areas, thus improving aesthetic appeal and pride in ownership.

Programs Offered:

- Administers affordable housing financing and down payment assistance programs
- Housing development including new construction and rehab
- Technical assistance for housing and community development
- Homebuyer education (HERO certified)

Contact Information:
200 N. Phillips Avenue
Suite 303
Sioux Falls, SD 57104

(605)339-0942
(605)339-0201(Fax)

www.siouxempirehousing.org

Sioux Falls Community Development Department

Program Summary: The mission of the Sioux Falls Community Development Department is to improve the community by providing decent and affordable housing as well as expanding economic opportunities for persons of low- and moderate-income. The Community Development Department administers Community Development Block Grant entitlement funds and HOME funds received from the US Department of Housing and Urban Development (HUD).

Programs Offered for Sioux Falls residents:

Home Ownership and Rehabilitation Programs

- Single-family Housing Rehabilitation Program
- Homebuyers Assistance Program
- Neighborhood Revitalization Program
- Emergency Mobile Home Repair Program

Contact Information:
235 W. 10th Street
Sioux Falls, D 57104

(605)367-8180
(605)367-4599(Fax)

www.siouxfalls.org

South Dakota Community Foundation

Program Summary: The SDCF is a non-profit organization which administers an endowment fund made up of private gifts from individuals, families and businesses. It exists to promote philanthropy, to receive and administer charitable gifts, and to invest in programs promoting the social and economic well-being of the people of South Dakota.

Programs Offered:

Technical Assistance

- Facilitating Collaborations

Financial Assistance

- Community and Economic Development Project Grants

Contact Information:

207 East Capitol
Pierre, SD 57501

(605) 224-1025
(605)224-5364(Fax)
800-888-1842

www.sdcommunityfoundation.org

South Dakota Department of Environment & Natural Resources (DENR)

Program Summary: The mission of the DENR is to protect public health and the environment by providing environmental monitoring and natural resource assessment, technical and financial assistance for environmental projects, and environmental regulatory services.

Programs Offered:

Housing Development Programs

- Brownfields Program
- Clean Water State Revolving Loan Fund
- Consolidated Water Facilities Construction Program
- Drinking Water State Revolving Loan Fund
- Small Community Planning Grants
- Solid Waste Management Program
- State Water Facilities Plan
- State Water Resources Management System

Contact Information:

SD DENR
Joe Foss Building
523 E Capitol
Pierre, SD 57501

(605)773-3151
(605)773-6035(Fax)

For local office listings see:
http://www.state.sd.us/denr/denr_organization.htm

www.state.sd.us/denr/denr.html

South Dakota State Historical Society (SDSHS)

Program Summary: The State Historic Preservation Office of the SDSHS manages the National Register of Historic Places program of the National Park Service in South Dakota. The program surveys, inventories, and registers historical properties; monitors state, federal, and local government activities which affect cultural and historic resources; provides advice on preservation methods; promotes public education on historical properties; and supports municipal and county historic preservation commissions to advance the state's economic, social, and educational objectives.

Programs Offered:

- National Register of Historic Places
- Deadwood Fund grants
- Federal Tax Incentive
- Property Tax Moratorium
- Public Presentations and Programs

The office offers a funding guide to assist with preservation and building projects at: http://www.sdhistory.org/HP/funding_guide.pdf

Contact Information:
900 Governors Drive
Pierre, SD 57501-2217

(605)773-3458
(605)773-6041(Fax)

www.sdhistory.org

South Dakota Housing Development Authority

Program Summary: The South Dakota Housing Development Authority (SDHDA) provides a variety of financial and technical assistance services to assist communities and individuals facing housing issues. SDHDA offers various homeownership and development financing products and can provide referrals to other financial assistance programs and technical assistance providers, such as public and Indian housing organizations. For a list of lenders go to www.sdhda.org, select *First-Time Homebuyer*, then *Participating Lenders*.

Programs Offered: Financial and Technical Assistance

Homeowner Financing

- American Dream Down-payment Initiative (Tribal Reservations)
- Employer Mortgage Assistance Program (EMAP)
- Mortgage Assistance Program (MAP)
- Loan Assistance Program (LAP)
- Community Home Improvement Program (CHIP)
- First-Time Home Buyers Program
- The Governor's House
- Home Ownership Loans

Housing Development Financing

- HOME Program
- Housing Tax Credit Program
- Multifamily Bond Financing Program
- Rural Site Development Program/Flex Program
- Governor's House Pilot Program (*see Governor's House listing for sales representatives)
- Risk Share Program

Rehabilitation Financing

- HOME Program
- Housing Tax Credit Program
- Multifamily Bond Financing Program
- Paint South Dakota Program
- Risk Share Program

Other Financing

- Emergency Shelter Grant Program (ESG)

Other Services

- Bonding Authority
- Certification of CHDO's
- Professional Development and Training
- Technical Assistance
- Mark-to-Market Restructuring
- Section 8 Contract Administrator
- H.E.R.O. Certification
- Housing Counseling Grants

Contact Information:
3060 East Elizabeth
P.O. Box 1237
Pierre, SD 57501-1237

(605)773-3181
(605)773-6160(TTY)
(605)773-5154(Fax)

www.sdhda.org

South Dakota Indian Housing Agencies

Program Summary: Indian Housing Agencies (IHA) help low-income families and individuals achieve greater stability and self-reliance by providing safe, affordable, and quality housing. Local IHAs can provide information on public housing programs, such as housing vouchers, and other public housing assistance programs.

Cheyenne River Housing Authority
P.O. Box 480
Eagle Butte, SD 57625
(605)964-4265
(605)964-1070(Fax)

Crow Creek Housing Authority
P.O. Box 19
Fort Thompson, SD 57339
(605)245-2250
(605)245-2247(Fax)

Flandreau Santee Sioux Housing Authority
P.O. Box 328
Flandreau, SD 57028
(605)997-2194
(605)997-2822(Fax)

Lower Brule Housing Authority
P.O. Box 183
Lower Brule, SD 57548
(605)473-5522
(605)473-5578(Fax)

Oglala Sioux (Lakota) Housing Authority
P.O. Box 603
Pine Ridge, SD 57770
(605)867-5161
(605)867-1095(Fax)

Sicangu Wicoti Awanyakeape Housing Authority
P.O. Box 69
Rosebud, SD 57570
(605)747-2203
(605)747-2966(Fax)

Sisseton-Wahpeton Housing Authority
605 Lydia Godsell Street
P.O. Box 687
Sisseton, SD 57262
(605)698-3901
(605)698-7504(Fax)

Standing Rock Housing Authority
P.O. Box 484
Ft. Yates, ND 58538
(701)854-3891
(701)854-3855(Fax)

Yankton Sioux Housing Authority
410 South Main
Wagner, SD 57380
(605)384-3171
(605)384-5907(Fax)

South Dakota Real Estate and Housing Development, Inc.

Program Summary: South Dakota Real Estate and Housing Development, Inc. offers affordable housing development services.

Programs Offered:

- Housing development and consultation services

Contact Information:
P.O. Box 218
Sturgis, SD 57785

(605)391-5660
(605)391-2870

South Dakota Tribal Offices

Program Summary: Tribal governments are actively involved in economic planning and community development. Tribal governments provide a variety of services unique to their tribe. Some of the services provided include: community economic strategic planning; project development; assistance in the development of grant and other financial assistance applications; land use planning development; assistance in the development of grant and other financial assistance applications; assistance in the development of housing projects; advocate for tribal economic planning efforts; ausiness assistance for existing and new businesses.

Cheyenne River Sioux Tribe
P.O. Box 590
Eagle Butte, SD 57625-0590
(605) 964-6685
(605)964-6680(Fax)
www.sioux.org

Crow Creek Sioux Tribe
P.O. Box 50
Fort Thompson, SD 57339-0050
(605)245-2221
(605)245-2470

Flandreau Santee Sioux Tribe
P.O. Box 283
Flandreau, SD 57028-0283
(605)997-3891
(605)997-3878(Fax)
www.fsst.org

Lower Brule Sioux Tribe
187 Oyate Circle
Lower Brule, SD 57548
(605)473-0561
(605)473-5606(Fax)
888-323-2260
www.lbst.org

Oglala Sioux Tribe
P.O. Box 2070
Pine Ridge, SD 57770-2070
(605)867-5821
(605)867-1449(Fax)
http://home.comcast.net/~zebrec/index.html

Rosebud Sioux Tribe
11 Legion Ave
P.O. Box 430
Rosebud, SD 57570
(605)747-2381
(605)747-5996(Fax)
www.rosebudsiouxtribe-nsn.gov

Sisseton-Wahpeton Oyate
P.O. Box 509
Agency Village, SD 57262-0509
(605)698-3911
(605)698-3708(Fax)

Standing Rock Sioux Tribe
P.O. Box D
Fort Yates, ND 58538-0522
(701)854-8500
(701)854-7299(Fax)
www.standingrock.org

Yankton Sioux Tribe
P.O. Box 248
Marty, SD 57361-0248
(605)384-3641
(605)384-5687(Fax)

South Eastern Council of Governments (SECOG)
South Eastern Development Foundation (SEDF)

Program Summary: The South Eastern Council of Governments (SECOG) is the Economic Development District, as designated by the EDA, for Southeastern South Dakota. SECOG provides assistance in areas such as community and economic development, land use planning, project administration, business financing, grant and loan application preparation, project administration, transportation, and housing.

Programs Offered:

Technical Assistance

- Housing needs assessments
- Community and economic development planning
- Geographic Information Systems (GIS)
- Transportation (Sioux Falls MPO)
- Land use planning
- Project development
- Leadership training
- Project administration

Financial Assistance

- Homeowner loans (Partner with USDA RD)
- Revolving Loan Fund through the South Eastern Development Foundation
- SBA 504 loan program (available statewide)
- Grant and loan application development and review
- Project financing

Counties Served: Clay, Lincoln, McCook, Minnehaha, Turner, Union

Contact Information:
500 N. Western Ave
Suite 100
Sioux Falls, SD 57104

(605)367-5390
(605)367-5394(Fax)

www.secog.org

US Department of Housing and Urban Development (HUD)

Program Summary: The mission of the U.S. Department of Housing and Urban Development is to increase homeownership, support community development, and increase access to affordable housing free from discrimination.

Programs Offered:

Home Owner Financing

- Section 184 Indian Home Loan Guarantee Program
- Mortgage Insurance for One-to-Four Family Homes
    - Rehabilitation Mortgage Insurance
    - Manufactured Home Loan Insurance
    - Property Improvement Loan Insurance
- Energy Efficient Mortgages Program
- Home Equity Conversion Mortgage Program (Reverse Mortgage)
- Section 8 Housing Choice Vouchers for Home Ownership

Housing Development Financing

- Assisted Living Conversion Program
- Title VI Tribal Housing Loan Guarantee Program
- Indian Housing Block Grant
- Mortgage Insurance for Nursing Homes, Intermediate Care, Board and Care, and Assisted Living Facilities
- Mortgage Insurance for Rental and Cooperative Housing
- Mortgage Insurance for Manufactured Home Parks
- Section 202 Supportive Housing for the Elderly Program
- Section 811 Program of Supportive Housing for Persons with Disabilities
- Indian Community Development Block Grants
- Funding programs for housing for homeless

Contact Information:

South Dakota State Office
4301 West 57th Street,
Suite 101
Sioux Falls, SD 57108

(605)330-4223
(605)330-4465(Fax)

www.hud.gov/southdakota

Regional Office
UMB Plaza
1670 Broadway, 25th floor
Denver, CO 80202

(303)672-5440
(303)672-5004(Fax)

www.hud.gov/colorado

US Department of Housing and Urban Development, continued

Other Financing

- Fair Housing Initiatives Program
- Housing Counseling Grants
- Resident Opportunities and Self Sufficiency Program (ROSS)
- Rural Housing and Economic Development (RHED)
- Housing Opportunities for Persons with AIDS (HOWPA)
- HUD Home Sales, including Good Neighbor Next Door Program

US Department of Veterans Affairs

Program Summary: The purpose of the VA is to aid and assist veterans and their dependents in securing local, state, and federal entitlements/services for which they are eligible, including access to a comfortable independent living environment and other housing resources.

Programs Offered:

Home Ownership and Rehabilitation Financing

- Specially Adapted Housing for Disabled Veterans
- VA Direct Home Loans for Native American Veterans on Trust Lands
- Veterans Home Loan Guaranty
- Specially Adapted Housing for Disabled Veterans

Contact Information:
South Dakota Department of Military & Veteran's Affairs
Soldiers & Sailors Memorial Building
425 East Capitol Avenue
Pierre, SD 57501-5070

(605)773-3269
(605)773-5380(Fax)
1-877-579-0015

www.mva.sd.gov

USDA Rural Development

Program Summary: USDA Rural Development can provide direct loans and grants to eligible applicants for those seeking home ownership assistance, repair/rehab assistance in their current home, multifamily housing, community projects such as infrastructure (water/sewer), community buildings (i.e. fire halls, libraries, hospitals) and community services (e.g., ambulances, fire trucks, police vehicles). RD also offers loans and grants to assist with business development and job creation. Guaranteed loans through local lenders are available for eligible applicants in almost all of the program assistance offered by the Agency.

Programs Offered:

Home Owner Financing

- Guaranteed Rural Housing Loans
- Home Ownership Loans
- Self Help Housing Loan

Housing Development Financing

- Farm Labor Housing Grants and Loans
- Rural Housing Site Loans
- Rural Rental Housing Guaranteed Loans
- Rural Rental Housing Loans
- Direct Rural Housing Loans

Rehabilitation Financing

- Housing Preservation Grants
- Rural Home Repair Loans and Grants

Other Financing

- Rural Community Development Initiative
- Solidwaste Management Program
- Water and Waste Disposal Grants
- Water and Waste Disposal Systems for Rural Communities
- Community Facilities Grants and Loans
- Technical Assistance for Self-Help Housing

Contact Information:
Federal Building, Room 210
200 4th Street SW
Huron, SD 57530
(605)352-1100
(605)352-1146(Fax)

Area I: Northeast
524 Enterprise Street, South Suite 100
Aberdeen, SD 57401
(605) 226-3360, Ext. 4
(605) 225-7829(Fax)

Area II: Southeast
2408 Benson Road
Sioux Falls, SD 57104
(605) 330-4515, Ext. 4
(605) 330-4595(Fax)

Area III: Central
1820 North Kimball, Suite C
Mitchell, SD 57301-1114
(605) 996-1564, Ext. 4
(605) 996-0130(Fax)

Area IV: West
1530 Samco Road, Suite 2
Rapid City, SD 57702-8007
(605) 342-0301, Ext. 4
(605) 341-0583(Fax)

www.rurdev.usda.gov/sd/index.htm

Western South Dakota Community Action Agency

Program Summary: The Western South Dakota Community Action Agency is a private, non-profit anti-poverty corporation. The agency's purpose is to make a positive impact upon the causes and effects of poverty. It accomplishes this by supplying those living in poverty with the tools and assistance necessary to help themselves overcome these conditions. This partnership allows individuals to influence their own future.

Programs Offered:

Home Ownership and Rehabilitation Programs

- Weatherization Assistance
- Housing Repair and Rehabilitation
- Furnace Replacement
- Dakota Dream Savings Fund
- Home Owner/Buyer Education

Other Programs and Services

- Seniors Food program
- Commodities
- Garden kits
- Employment assistance

Counties Served: Bennett, Butte, Corson, Custer, Dewey, Fall River, Haakon, Harding, Jackson, Lawrence, Meade, Pennington, Perkins, Ziebach

Contact Information:
1844 Lombardy Drive
Rapid City, SD 57701-4130

(605)348-1460
(605)348-8440(Fax)
1-800-327-1703

www.wsdca.org