



— 2021-2022 —

# RESOURCE DIRECTORY

SOUTH DAKOTA GOVERNOR'S OFFICE OF ECONOMIC DEVELOPMENT

# South Dakota Resource Directory

The South Dakota Development Resource Directory provides summary information on a wide range of technical and financial resources related to business, community, and economic development. Resources are listed by the type of organization (i.e. state agencies, federal agencies, etc.) and by agency name.

## Table of Contents

| Type of Organization   | Page |
|--|------|
| State Agencies .....   | 1    |
| Federal Agencies.....  | 14   |
| Federally Sponsored Entities.....                                  | 28   |
| Regional Organizations (Multi-County) .....                        | 29   |
| Local Organizations.....   | 34   |
| Statewide Organizations & University Affiliated Organizations..... | 35   |
| National Organizations .....                                       | 43   |

*While the South Dakota Governor's Office of Economic Development used its best efforts to deliver accurate and complete information, it does not warrant accuracy or completeness, is not responsible for errors and omissions, and is not liable for any direct, indirect or consequential damages arising out of or in connection with the information presented in this directory.*



# State Agencies

## **Governor's Office of Economic Development**

605.773.4633

800.872.6190

<https://sdgoed.com>

### **Community Development Block Grant- Community Projects Account**

The South Dakota CDBG Community Projects Account program provides grants to incorporated municipalities and counties in South Dakota with the exceptions of Sioux Falls and Rapid City. In order to receive CDBG funding, a project must meet a National Objective and be an eligible project. A minimum of 70% of the state's allocation of CDBG funds, as a whole, will be used to fund projects which primarily benefit low and moderate income persons. Specific activities that can be carried out with CDBG funds include the provision of public facilities and improvements, such as water and sewer facilities, community centers, fire halls, and job training.

### **Community Development Block Grant- Special Projects Account**

The South Dakota CDBG Special Projects Account is used to provide grants to units of local government which allow them to take advantage of unexpected economic development opportunities. The CDBG funds must be used to benefit persons of Low- and Moderate Income (LMI) by the creation of permanent full time jobs. As a whole, a minimum of 70% of the state's allocation of CDBG funds will be used to fund projects which primarily benefit low and moderate income persons. Specific activities that can be carried out with CDBG funds include the provision of public facilities and improvements such as assisting in providing water and sewer infrastructure to industrial parks. The community must have a committed business before CDBG funds may be considered.

### **Dakota Seeds**

The Dakota Seeds program encourages companies to offer internships in the STEM (Science, Technology, Engineering, and Math), accounting, or manufacturing fields. The program will provide up to 50% of the intern's wages with a maximum amount of \$2,000. Eligible students include both high school and post-secondary students.

### **Economic Development Partnership Program**

This program provides matching grants to assist in funding equipment and training needs, new staff, or to elevate existing part-time staff, for the purpose of developing or expanding local and community economic development programs. Economic Development Partnership Grants may also be used to commence or replenish local revolving loan funds for the purpose of developing or expanding housing, community development, and economic development programs.

### **EDFA Pooled Bond Financing**

This loan program, designed for more capital intensive projects, provides small businesses access to larger capital markets for tax-exempt or taxable bond issuances. The program can fund projects individually or pool them to help lower the cost of the bond issuance. One of the biggest advantages of this program is a long-term loan with a fixed interest rate. This program also allows small businesses to take advantage of the South Dakota Economic Development Finance Authority's "AA" rating by Standard and Poor's.

### **Local Infrastructure Improvement Program**

The Board of Economic Development may provide grants to assist in funding the construction or reconstruction of infrastructure for the purpose of serving economic development projects.

## **MicroLOAN Program/MicroLOAN Express**

The intent of this program is to provide low interest, gap financing for small businesses which may not have other types of financing available. These loans are made available to small businesses within the borders of South Dakota and South Dakota residents, including Main Street and retail operations. The funds may be used for working capital, equipment, real estate or other project costs. The maximum loan amount is \$100,000. These loans are funded in conjunction with a bank, credit union, or local lending partner.

## **Proof of Concept Fund**

The Proof of Concept Fund will provide up to \$25,000 investments for eligible applicants to conduct research demonstrating the technical and economic feasibility of an innovation significantly enhancing the likelihood of commercialization of the innovation. Eligible applications for "Proof of Concept" investments include: entrepreneurs, universities, existing South Dakota companies, or other entities committed to commercializing the results in South Dakota.

## **Reinvestment Payment Program**

The Board of Economic Development may provide reinvestment payments to assist companies in offsetting the upfront costs associated with relocating or expanding operations and/or upgrading equipment in South Dakota. The program allows for project owners to receive a reinvestment payment, not to exceed the South Dakota sales and use tax paid on project costs, for new or expanded facilities with project costs in excess of \$20,000,000 or for equipment upgrades with project costs in excess of \$2,000,000.

## **Revolving Economic Development Initiative Fund- REDI Fund**

The REDI (Revolving Economic Development and Initiative) Fund is designed to help promote job growth in South Dakota. This low interest loan fund is available to start-up firms, businesses that are expanding or relocating and local economic development corporations. Funds may be used for fixed capital expenses. The REDI Fund provides up to 45% of a project's total cost. Companies should secure matching funds and be able to provide a 10% minimum equity contribution.

## **South Dakota Jobs Grant Program**

The Board of Economic Development may provide grants to assist companies in offsetting the upfront costs associated with relocating or expanding operations and/or upgrading equipment in South Dakota. The program allows for project owners to receive a South Dakota Jobs Grant for new or expanded facilities with project costs less than \$20,000,000, or for equipment upgrades with project costs less than \$2,000,000.

## **South Dakota WORKS**

The South Dakota WORKS program offers expanding businesses access to working capital and interim construction financing. The program works in conjunction with a bank or credit union as lead lender.

## **Workforce Development Program**

Through the Workforce Development Program companies may apply for funding to help train new and existing employees. The program will fund up to one-half of the total eligible costs for employee training and requires that every dollar of Workforce Development funding be equally matched by the company.

## **Agribusiness Bonding, Livestock Nutrient Management Bonding & Beginning Farmer Bond Programs**

The Economic Development Finance Authority (EDFA) issues tax-exempt bonds to qualified projects that meet state and federal requirements. The bonds are used for agricultural processing businesses, manure management facilities, and qualifying beginning farmers. The benefit of using tax-exempt bonds is lower interest rates to the borrower.

## **Financial Programs for Farmers, Ranchers, and Agribusinesses**

The Governor's Office of Economic Development (GOED) in conjunction with the Economic Development Finance Authority (EDFA) offers financial assistance to South Dakota's farmers and ranchers. The programs through GOED work with your local lender to provide reduced interest loans and/or guarantees for livestock purchases, and facilities and

equipment for adding value to a farm/ranch. Lower interest rate loans are available for qualifying small or beginning farmers. Bridge Loans are also available for FSA approved borrowers for real estate purchases. Loans and guarantees administered by GOED and EDFA include the Livestock Participation, Value Added Livestock Underwriting Guaranty, Rural Development Ag Loan Participation, Bridge Loans, Value Added Agribusiness Relending Program, Value Added Sub Fund, Beginning Farmer Bond, Agribusiness Bond, and Livestock Nutrient Management Bond.

### **South Dakota Board of Regents**

605.773.3455

[www.sdbor.edu](http://www.sdbor.edu)

When all citizens have the opportunity and resources to succeed in the education system, the state garners the benefits of a highly educated and productive citizenry, which include advancing the state's economy, meeting future workforce needs and improving overall quality of life. To that end, the South Dakota Board of Regents governs the system of public higher education in the State of South Dakota. Supported by an Executive Director and staff, the Board provides leadership and sets policies for the programs and services delivered through its six universities and two special schools. Additionally, three University Centers have been established in Sioux Falls, Pierre and Rapid City to facilitate the delivery of certificate, associate, bachelor and graduate degree programs across various geographic areas of the state. The Board strives to strategically tailor course, program and degree offerings to meet the workforce needs of South Dakota employers, support employers through internship coordination and graduate hiring services, provide the research and development activities sought by industry and otherwise aid in the provision of an educated and skilled workforce. Please contact the Office of Academic and Research Affairs at 605.773.3455 to discuss how the Board of Regents can address your workforce and research needs. Additional information on the Board's institutions can be found at:

**Black Hills State University** ([www.bhsu.edu](http://www.bhsu.edu))

**Black Hills State University Rapid City** (<https://www.bhsu.edu/rapid-city/>)

**Capital City Campus** (<https://www.capitalcitycampus.org/>)

**Dakota State University** ([www.dsu.edu](http://www.dsu.edu))

**Northern State University** ([www.northern.edu](http://www.northern.edu))

**South Dakota School for the Blind and Visually Impaired** (<https://sdsbvi.org/>)

**South Dakota School for the Deaf** (<http://sdsd.sdbor.edu>)

**South Dakota School of Mines & Technology** ([www.sdsmt.edu](http://www.sdsmt.edu))

**South Dakota State University** ([www.sdstate.edu](http://www.sdstate.edu))

**The University of South Dakota** ([www.usd.edu](http://www.usd.edu))

**University Center Sioux Falls** ([www.sduniversitycenter.org](http://www.sduniversitycenter.org))

### **South Dakota Department of Agriculture**

605.773.5425

<http://sdda.sd.gov>

#### **Agricultural Mediation and Financial Counseling Services and Technical Assistance Services**

The South Dakota Department of Agriculture provides several technical advisory services to farmers and ranchers throughout the state. Services include; (1) Mediation. (2) Assigning financial counselors to assist mediation clients in preparation for mediation. (3) Farm Link database to link retiring landowners with beginning farmers. (3) Business development assistance for value added agricultural businesses. (4) Livestock retention and development. (5) Marketing assistance including export and trade. (6) Financial programs and/or referrals to other federal, state, and local financial assistance organizations.

#### **Forestry Technical Assistance**

The Division of Resource Conservation and Forestry provides technical assistance to urban and rural tree owners and forest landowners. Forestry services include: tree planting and care advice, insect and disease diagnosis, urban

forestry projects and program development, non-commercial thinning assistance, design and review of agroforestry tree planting plans, forest health assistance, Tree Farm certification, forest landowner education, wood utilization, and general forest and windbreak management recommendations. For more information regarding these services, visit <http://sdda.sd.gov/conservation-forestry/forest-stewardship/forest-stewardship-program/office-locations/default.aspx> for the location of a forester near you.

### **Specialty Crop Block Grant**

The purpose of the Specialty Crop Block Grant Program (SCBGP) is to solely enhance the competitiveness of specialty crops. Specialty crops are defined as "fruits, vegetables, tree nuts, dried fruits, horticulture, and nursery crops (including floriculture). Proposals are accepted from non-profit organizations, producer organizations, government agencies, universities, individuals and other organizations related to South Dakota's specialty crops industry. All projects must have very strong information dissemination and outreach component where results from the project are shared with others and that others may benefit from the project. Projects that benefit one grower, individual, or product will not be funded. Past grants have ranged from \$2,100-\$49,791. The average size of grants awarded in FY15 was \$28,000. Proposals are generally due in April of each year.

### **Urban and Community Forestry Program**

The Urban & Community Forestry Program provides financial assistance to communities and to volunteer service organizations in the form of community enhancement grants. The grants are used to fund tree planting projects which provide benefits to the general public, solve a specific urban and community forestry problem, demonstrate the importance of trees in our communities, and challenge other organizations to plan and implement similar projects. The community or service organization must match the grant funds on a 50-50 basis. Since the program began, grants have averaged between \$1,500 and \$2,000 per project. The required match is traditionally met through the volunteer labor and donated supplies that are needed to properly plant, mulch, and otherwise maintain the trees until they are established. For more information, visit <http://sdda.sd.gov/conservation-forestry/grants-loans/community-forestry-challenge-grants/>.

## **South Dakota Department of Environment and Natural Resources**

605.773.3151

[denr.sd.gov](http://denr.sd.gov)

### **Brownfields Program**

The goal of South Dakota's Brownfields Program is to assist counties, cities, and nonprofit organizations in taking contaminated or potentially contaminated, underdeveloped, or unproductive property and converting it into productive real estate. Brownfield sites are defined as abandoned, idled, or underused industrial or commercial properties where redevelopment is complicated by real or perceived environmental contamination. Financial assistance is provided in the form of direct assistance for eligible assessment and cleanup activities.

### **Clean Water State Revolving Fund Loan Program**

The Clean Water State Revolving Fund program provides low interest loans to governmental entities for wastewater, storm water, and nonpoint source pollution control projects. Projects with compliance or health and safety concerns receive highest priority. The loan interest rates are established by the Board of Water and Natural Resources.

### **Consolidated Water Facilities Construction Program**

The Consolidated Water Facilities Construction Program provides grants and low interest loans for projects on the State Water Facilities Plan. Community infrastructure projects, such as drinking water, wastewater, storm water, and watershed restoration projects may be funded under this program.

### **Drinking Water State Revolving Fund Loan Program**

The Drinking Water State Revolving Fund program provides low interest loans for drinking water projects. Projects with compliance or health and safety concerns receive highest priority. The loan interest rates are established by the Board of Water and Natural Resources. Borrowers meeting the disadvantaged community criteria are eligible for

reduced interest rates. Projects supplying water for primarily commercial or industrial purposes are not eligible for loans from this program.

### **Petroleum Release Compensation Fund**

The Petroleum Release Compensation Fund (PRCF) assists in the cleanup of certain petroleum releases. The PRCF provides reimbursement of cleanup expenses up to \$990,000 (\$1,000,000 less a \$10,000 deductible). This coverage includes third-party claims for regulated underground storage tanks. Only necessary and reasonable cleanup expenses incurred after April 1, 1988, are eligible for reimbursement. Reimbursement for third party claims can only be made for certain petroleum releases reported after April 1, 1990. Prior approval from the PRCF for corrective action costs is required except in emergency conditions. The PRCF also pays for all tank removal and cleanup costs incurred through the Abandoned Tank Removal Program.

### **Section 319 Nonpoint Source Grants**

Section 319 of the Federal Clean Water Act provides grants to reduce water pollution from nonpoint sources such as the polluted run-off from urban, agriculture, and forest lands. Grants are provided for water quality monitoring, total maximum daily load (TMDL) assessment and implementation projects, demonstration projects, and information and education efforts. A nonfederal match of 40% is required.

### **Small Community Planning Grants- Drinking Water & Wastewater**

The Small Community Planning Grants Program provides funds to develop drinking water or wastewater engineering studies or to conduct a utility rate analysis. Communities are reimbursed 80% of the cost of the engineering study up to a maximum of \$8,000 for a drinking water study and \$10,000 for a wastewater study. The remaining cost is paid by the community or other non-state grant assistance. Communities conducting a rate analysis may receive reimbursement of 80% of costs up to \$1,600. Systems serving a population of 2,500 or fewer are eligible for this grant.

### **Solid Waste Management Program**

The Solid Waste Management Program provides grants and loans for solid waste disposal, recycling, and waste tire projects. Applicants must develop and submit a detailed work plan, budget, and financial information. Private for-profit applicants must submit a three-year business plan.

### **State Water Facilities Plan**

Water projects requesting state funding from the Consolidated program or the state revolving loan programs must be on the State Water Facilities Plan (Facilities Plan). The Facilities Plan lists potential water projects such as rural and municipal water supplies, wastewater facilities, storm sewers, and watershed restorations. Projects requesting placement onto the Facilities Plan must have completed a preliminary engineering study or a watershed assessment and be able to initiate construction within two years. Placement on the Facilities Plan provides no guarantee of funding.

### **State Water Resources Management System**

The State Water Resources Management System (SWRMS) identifies large, costly water projects that require specific state or federal authorization and financing. These projects are codified in SDCL 46A-1-2.1. Legislative action is required to add or delete projects from the SWRMS list.

### **Very Small System Compliance Grants-Drinking Water**

The Very Small System Compliance Grants Program provides grants to systems that are in violation of the Safe Drinking Water Act excluding the Total Coliform Rule. These funds are limited to community systems with 50 or fewer connections and not-for-profit, non-transient non-community water systems. Funds will be provided for infrastructure projects with total costs of \$100,000 or less as 100 percent grants up to a maximum of \$50,000.

## **South Dakota Department of Game, Fish, and Parks**

605.773.3391

605.773.5490

[www.gfp.sd.gov](http://www.gfp.sd.gov)

### **Land and Water Conservation Fund Grant- LWCF**

The Land & Water Conservation Fund (LWCF) is a federal aid assistance program to help states provide outdoor recreation facilities. The program provides up to 50% reimbursement funds for acquisition and development of outdoor recreation projects. Eligible applicants include city, county, township and tribal governments. Examples include picnic shelters, playgrounds, park land acquisitions, pool renovations, and other recreational facilities.

### **Recreational Trails Program**

The Recreational Trails Program (RTP) is a federal aid assistance program to help states provide and maintain recreational trails for both motorized and non-motorized trail use. The program provides up to 80% reimbursement funds for motorized and non-motorized trail projects. Eligible applicants include municipalities, counties, state parks, federal land management agencies or tribal governments.

## **South Dakota Department of Health - Office of Rural Health**

605.773.3361

<http://Ruralhealth.sd.gov>

The mission of the Office of Rural Health is to improve the delivery of health services to rural and medically underserved communities, emphasizing access. Program examples include recruitment of health professionals; assistance to Critical Access Hospitals in particular, but also other hospitals and rural health care facilities; Emergency Medical Services; helping interested organizations develop and use technology applications; and general information and referral. The Office of Rural Health also provides opportunities to share grant information, receive self-help assistance, and review draft grant applications prior to submittal.

## **South Dakota Department of Labor and Regulation**

605.773.3101

[www.dlr.sd.gov](http://www.dlr.sd.gov)

### **Career Launch SD**

Career Launch SD helps young adults 14-24 explore education and career options that can increase their earnings. The program provides training services aligned with the workforce needs of the community. Industry partners can offer job shadowing, on-the-job training, classroom presentations, apprenticeships, and work experiences. Express your interest at [www.careerlaunchsd.com](http://www.careerlaunchsd.com).

### **Dakota Roots**

Dakota Roots is DLR's effort to enhance the workforce by recruiting more people into our labor force. Dakota Roots connects out-of-state individuals to in-state career opportunities. Job advisors provide essential one-one-one assistance, such as providing job leads, filling out applications, writing resumes and cover letters, and sharing labor market information. DLR also provides intensive services to employers with hard-to-fill positions. To learn more about Dakota Roots, visit [www.dakotaroots.com](http://www.dakotaroots.com).

### **DLR Job Service Offices**

South Dakota Job Service Offices are staffed with trained professionals that help employers deal with various labor issues and assist job applicants in identifying opportunities and preparing for productive employment. Employer services and programs include: posting job openings, screening and testing job applicants, scheduling and hosting interviews, job training programs, labor law information, and work opportunity tax credits. Job seeker services



include: searching job postings, identifying career interests, resume writing assistance, assistance in completing applications, and preparing for job interviews. DLR also provides a 6-in-1 Federal Labor Law poster at no charge and can provide information on the state posting requirements. For more information and a list of 16 job service office locations, visit <http://dlr.sd.gov/localoffices/default.aspx>.

### **Labor and Management**

The Department of Labor and Regulation's Division of Labor and Management is responsible for administering the state's labor laws. Staff personnel in the division help settle problems between employers and workers. This division is also responsible for enforcing wage, hour and youth employment laws, investigating employment discrimination, answering questions about state and federal unemployment laws, and administering the state's workers' compensation system. For more information on Labor & Management, go online to [http://dlr.sd.gov/employment\\_laws/default.aspx](http://dlr.sd.gov/employment_laws/default.aspx) or call 605.773.3681.

### **Labor Market Information Center**

The Labor Market Information Center (LMIC) collects, analyzes and provides public information on the labor market of the state. This includes information such as employment levels, unemployment rates, wage and earnings data, estimates of available labor, employment projections, business staffing patterns, career planning information, etc. LMIC is South Dakota's representative for federal-state cooperative programs with the U.S. Bureau of Labor Statistics with staff who are experts on data available through those labor economics programs. Additionally, LMIC staff are well versed in additional federal sources of labor market data, such as the Bureau of Economic Analysis and the Census Bureau, and often assist requestors with use of those data sources as well. Among those who use labor market information are employers, career decision makers, educators, economic development groups, and job placement and training program planners. A variety of labor market information is posted on LMIC's website at <http://dlr.sd.gov/lmic>. For more information on LMIC call 605.626.2314.

### **New Hire Reporting Center**

The New Hire Reporting Center collects reports on newly hired employees, as required by the Personal Responsibility and Work Opportunity Act of 1996 and South Dakota Codified Law 25-7A-3.3. The reports are mainly used to match against child support records to locate parents and establish or enforce child support orders. For more information visit [http://dlr.sd.gov/ui/new\\_hire\\_reporting/default.aspx](http://dlr.sd.gov/ui/new_hire_reporting/default.aspx) or call 888.827.6078.

### **Re-employment Intensive Services**

Re-employment Intensive Services is an effort to help put unemployment insurance claimants back to work more quickly. The goal is to help jobless workers find a meaningful, suitable job. A number of studies have found claim durations are shorter if more attention is given to the claimant's efforts to find new work. RIS also ensures claimants comply with the federal and state requirements to actively engage in seeking work as a condition of receiving benefits. Any person receiving unemployment benefits for more than 10 weeks is required to seek one-on-one assistance from a DLR job service office. Staff helps the claimant identify in-demand careers, evaluate their current skills, identify training options and direct them to appropriate job referrals.

### **SDWORKS Jobs Database**

SDWORKS has a comprehensive database that matches qualified job seekers with employment opportunities. This online, interactive tool allows job seekers to search for job openings and post resumes, and it allows employers to post job openings and search for potential qualified applicants. The SDWORKS program functions as an online extension of the DLR Local Offices. For more information about SDWORKS, visit <http://dlr.sd.gov/> or call 605.773.3101.

### **Senior Community Service Employment Program (SCSEP)**

Through SCSEP, DLR develops partnerships with non-profits and government agencies to provide individuals, age 55 or older, the opportunity for valuable part-time work experiences and other training activities to become competitive in today's workforce. For more information, visit [https://dlr.sd.gov/workforce\\_services/individuals/scsep/default.aspx](https://dlr.sd.gov/workforce_services/individuals/scsep/default.aspx) or call 605.773.4212.

## **Start Today SD**

Reduce turnover and build a qualified workforce by starting a Registered Apprenticeship program. Industry associations, higher-education institutions, organizations and other workforce intermediaries can be Registered Apprenticeship sponsors. A business can be a sponsor and manage all aspects of the program, or partner with an established sponsor. The business provides a hands-on learning experience to the apprentice with a job and steady paycheck. The business may also oversee the structured learning, depending on the role of other program partners. Learn more at [www.starttoday.com](http://www.starttoday.com).

## **Reemployment Assistance**

The Reemployment Assistance (RA) Tax Unit (formerly Unemployment Insurance) is responsible for identifying and registering employers, ensuring wage reports are filed for the establishment of benefit eligibility, collecting taxes due and auditing employer records for compliance. Employers may file their RA Tax application over the Internet. Upon completion, employers will receive an account number and tax rate. For more information on Reemployment Assistance, visit <https://dlr.sd.gov/ra/default.aspx> or call 605.626.2312.

## **Veterans' Services**

South Dakota values its veterans. They have served our country well, and we are proud to serve them and those who hire them. Whether you are a veteran or are looking to hire a veteran, the South Dakota Department of Labor and Regulation (DLR) has services available to you at no cost. For more information, visit <http://dlr.sd.gov/veterans/default.aspx> or call 605.626.7780.

## **Work Opportunity Tax Credit**

The Work Opportunity Tax Credit (WOTC) is a federal income tax credit that encourages employers to hire individuals in certain targeted groups which consistently experience high rates of unemployment due to a variety of employment barriers. The WOTC is a tool in a diverse toolbox of flexible strategies designed to help people move from welfare to work and gain on-the-job experience. It joins other education and job training initiatives and targeted tax credits that help American workers prepare for good jobs; ease the transition from job to job and creates high performance workplaces. For more information on Work Opportunity Tax Credits, visit [http://dlr.sd.gov/workforce\\_services/wotc/default.aspx](http://dlr.sd.gov/workforce_services/wotc/default.aspx) or call 605.220.8383.

## **Workforce Training**

In cooperation with the South Dakota Workforce Development Council, the Department of Labor and Regulation coordinates several workforce training programs. These training programs include services benefiting businesses and job seekers. These programs provide job training to improve job skills and job preparation to develop a valuable employee. Services may include On-the-Job Training, Classroom training, Work Experience, National Career Readiness Certificate, Work Readiness development, Adult Education, English as a Second Language, high school equivalency preparation, Basic Skills Training, Occupational and Career planning, Apprenticeships, Soft Skills Training, and much more. DLR will work with employers and job seekers to develop a program that works for them. For more information on the Workforce Training Program, visit [http://dlr.sd.gov/workforce\\_services/individuals/default.aspx](http://dlr.sd.gov/workforce_services/individuals/default.aspx) or call 605.773.5017.

## **South Dakota Department of Legislative Audit**

605.773.3595

[www.legislativeaudit.sd.gov](http://www.legislativeaudit.sd.gov)

The South Dakota Department of Legislative Audit offers a variety of technical assistance services to local governments and nonprofits. These services include hosting workshops on local accounting procedures and reporting requirements, publishing accounting manuals, archiving historical financial information about South Dakota communities, and others.

## **South Dakota Department of Public Safety - Office of Homeland Security**

Homeland Security: 605.773.3450

Public Safety: 605.773.3178

<https://dps.sd.gov>

### **Homeland Security Grant Program**

Each state receives federal grant funding to support Homeland Security projects; this office provides funding opportunities for homeland security emergency operations planning, training and exercise, and for the purchase of specialized equipment to enhance the capability of State and local agencies; state agencies, counties, and tribes can apply for this funding.

## **South Dakota Department of Revenue**

605.773.3311

<http://dor.sd.gov>

### **EPath**

EPath is the road to electronic filing for South Dakotans. The Department of Revenue continues to expand online filing options for taxpayers. Currently, businesses may file and pay their 911 emergency surcharge, bank franchise, contractor's excise, motor fuel, sales, and use taxes online. In addition to filing their returns, EPath users may utilize multiple payment options, upload schedules, and save information for later editing. EPath offers users 24-hour access as well as the ability to update license information and view / print previously filed returns. To set up your account, visit <https://apps.sd.gov/rv23EPath/Login.aspx>.

### **MySDCars**

The Department of Revenue offers an efficient and secure option for motor vehicle owners to complete transactions online. The Division of Motor Vehicle's online customer portal allows South Dakotans to renew vehicle registrations, report a sale, change an address, order a specialty plate, and much more. Visit <http://mysdcars.sd.gov> to get started.

### **Tax Education**

The Department of Revenue offers general seminars, on-site-instructional presentations, and online informational/tutorial videos to provide state and municipal tax-related information to South Dakota taxpayers. Seminars are held regularly around the state covering topics such as basic sales tax, basic contractor's excise tax, bookkeeping, and border state issues. The Department also accepts requests for industry-specific seminars. Visit the Department of Revenue's educational calendar at <https://apps.sd.gov/rv23education/classes.aspx> for a complete listing of workshops, dates, locations, and registration information.

### **TaxMatch**

TaxMatch allows for individuals and businesses to quickly access applicable sales tax rates on transactions throughout South Dakota. Users may enter an address to find state and municipal sales tax rates in their communities. TaxMatch also utilizes GIS mapping, which allows users to see where city boundaries dictate different rates. Users may find sales tax rates for multiple transactions in different locations by uploading an excel document. To find your rates, visit <https://apps.sd.gov/rv25taxmatch/main.aspx>.

## **South Dakota Department of Transportation**

605.773.3265

<https://dot.sd.gov/>

### **Agri-Business Access Grants**

The Agri-Business Access Grants Program provides state funding for the construction of roads that serve as primary access to an agricultural production or service business. State funds will pay for 80% of the construction costs on a

reimbursement basis. Applications are accepted quarterly. Other conditions apply. For more information, contact Paula Huizenga at (605) 773-6253, or check out our website at: <https://dot.sd.gov/doing-business/local-governments/transportation-economic-development-grants>.

## **Bridge Improvement Grants**

Bridge Improvement Grants (BIG) are available to cities and to any county that have both a wheel tax and a County Highway and Bridge 5-year Transportation Plan. The grant funds may be used for preliminary engineering studies, preservation, bridge rehabilitation, and bridge replacement. State funds will pay for 80% of the design and construction expenses. Grant application information and forms can be found on the SDDOT website at: [https://dot.sd.gov/doing-business/local-governments/bridge-improvement-grants#listItemLink\\_1357](https://dot.sd.gov/doing-business/local-governments/bridge-improvement-grants#listItemLink_1357). Grant applications are due January 2 and August 1 of each year. For information on the BIG program, contact Doug Kinniburgh at 605-773-4284.

## **Community Access Program**

Community Access Grants are state funds for towns with populations of less than 5,000 and are used for the construction or reconstruction of major streets such as Main Street, the road to the elevator, schools, hospitals, etc. This program provides for reimbursement of 80% of the construction costs of the project, not including engineering, utility work or right-of-way. Applications are due July 15 of each year. Grant size is limited to \$600,000. For more information, contact Paula Huizenga at (605)773-6253, or check out our website at: <https://dot.sd.gov/doing-business/local-governments/transportation-economic-development-grants>.

## **Federal Section 402 Highway Safety Projects**

The Federal 402 Safety Program provides funding for traffic engineering services to local governments as well as paying for materials for signage improvements. Many requests are received each year for traffic related assistance from local governments who do not have traffic & safety engineering personnel on their staff.

## **Grants for Rural Public Transit-Section 5311 Program**

The 5311 Program authorizes capital, administrative, operating assistance and training grants to state agencies, local governments, Indian tribes, operators of public transportation services and private nonprofit organizations providing rural public transportation services. Section 5311 provides up to 80% federal share of the costs for administrative expenses, up to 80% for capital costs and up to 50% of the net operating deficit for rural transit operations. Grant application information, forms and timetables can be found online at: <https://dot.sd.gov/transportation/public-transit/rural-transit>.

## **Grants for Specialist Transit of Seniors and Individuals with Disabilities-Section 5310 Program**

The 5310 Program authorizes capital grants to private nonprofit organizations, public organizations/entities approved by SDDOT to coordinate transportation services for seniors and individuals with disabilities, public organization/entities, which certify to the Governor that no nonprofit organizations are readily available to provide transportation services for seniors and individuals with disabilities. The Program funds are available to assist in providing transportation for seniors and/or individuals with disabilities. This program provides funds up to 80% of all costs for equipment, with the 20% match coming from sources other than federal funds. Grant application information, forms and timetables can be obtained by contacting Lisa Donner at [lisa.donner@state.sd.us](mailto:lisa.donner@state.sd.us) or (605) 773-4169.

## **Industrial Park Grants Program**

Industrial Park Grants are state funds which help communities that have a new or expanding industry and need to provide street access. The grant program works in cooperation with the Governor's Office of Economic Development. The program provides 80% of the project construction costs on a reimbursement basis. The community is responsible for all right-of-way acquisitions, utility costs, and design and construction engineering costs. The grant amounts are limited to \$500,000. For more information, contact Paula Huizenga at (605)773-6253, or check out our website at: <https://dot.sd.gov/doing-business/local-governments/transportation-economic-development-grants>.



## **Roadway Safety Improvement Projects**

The RSI program has \$18 million Federal Highway Safety Improvement Program funds allocated for implementing improvements at locations on public roads that will reduce fatal and serious injury crashes. Depending on the size of the improvement, 15 to 20 projects are programmed each year in the RSI program. There is a match ratio of 90/10, where the local entity is required to pay the 10% match.

## **Scenic Byways Program**

The Scenic Byways Program recognizes those roadways which exhibit the State's unique character and beauty. Individuals, organizations, and local governments may identify roadways with truly distinctive qualities and nominate them for State Scenic Byway designation. Routes which display scenic, cultural, geologic, wildlife habitat or other aesthetic features are eligible for consideration. An application requesting the designation must be prepared with the approval of the affected local government(s). Applications are to be submitted to the Scenic Byways Coordinator. Decisions on the applications are made by the South Dakota Transportation Commission. Interested parties may contact Logan Gran at 605.773.4912.

## **The Rural Technical Assistance Program-Section 5311**

The Rural Technical Assistance Program (RTAP), available under Section 5311, provides grants for training based on 100% federal reimbursement. Eligible sub-grantees for RTAP training grants are administrative and operating personnel providing either public or specialized transit services in non-urbanized (fewer than 50,000 population) areas of South Dakota. Grant application information, forms and timetables can be obtained by contacting Monte Meier at [monte.meier@state.sd.us](mailto:monte.meier@state.sd.us) or (605)773-4169 or check out our website at <https://dot.sd.gov/inside-sddot/forms-publications/forms>.

## **Transportation Alternatives**

Transportation Alternatives (TA) is a program that uses federal transportation funds, designated by Congress, for specific activities that enhance the intermodal transportation system and provide safe alternative transportation options. For more information on the TA program, please contact Logan Gran at (605) 773-4912.

## **South Dakota Department of Tribal Relations**

605.773.3415

<https://sdtribalrelations.sd.gov/>

The Department of Tribal Relations exists to recognize the nine sovereign tribes who share South Dakota's geographical borders as distinct political entities, to support their self-governance efforts, and to work with and consult their chosen leaders in a cooperative government to government relationship in order to improve the quality of life for all South Dakota citizens. To identify, develop and/or coordinate federal, state, and local resources to help solve problems, increase partnerships between state and tribal agencies. To introduce and/or support any legislation that would improve the quality of life for the Native American population in the State.

## **South Dakota Housing Development Authority**

605.773.3181

[www.sdhda.org](http://www.sdhda.org)

## **Community Housing Development Program**

The objective of the Community Housing Development Program (CHD) is to provide a financial resource to help address the housing needs of South Dakota communities. Based on the needs identified by community housing studies, SDHDA can provide financial assistance for development of rental housing opportunities. Funds may be used for households at or below 120% of the Area Median Income. Public or private nonprofits or profit-oriented individual(s), corporations, partnerships, limited partnerships or organizations can apply for the CHD funds. For more

information, visit <https://www.sdhda.org/housing-development/housing-development-programs/community-housing-development-program>.

## **Emergency Solutions Grants**

The program is designed to help improve the quality of emergency shelters for the homeless, to meet the costs of operating new shelters, and to provide services such as case management, payment of security deposits, arrears, and rental assistance among other services to assist homeless individuals, and to help prevent homelessness. For more information, visit <https://www.sdhda.org/social-programs/emergency-solutions-grants-program>.

## **First-time Homebuyer Program**

The First-time Homebuyer Program makes the dream of homeownership a reality for South Dakota first-time homebuyers by providing low interest rate mortgage loans. The program is distributed state-wide through a network of Participating Lenders who help borrowers build or purchase an existing home. The borrower may choose from different interest rate options, with some including down payment and closing cost assistance. For more information, visit <https://www.sdhda.org/homeownership/first-time-homebuyer>.

## **Repeat Homebuyer Program**

The Repeat Homebuyer Loan Program provides down payment and closing cost assistance with competitive interest rates for those purchasing homes beyond their first time or for those who do not meet the requirements of the First-time Homebuyer Program, but meet certain other income and purchase price limits. The program is distributed statewide through a network of Participating Lenders who help borrowers build or purchase an existing home. The borrower may choose from different interest rate options. For more information, visit <https://www.sdhda.org/homeownership/repeat-homebuyer-program>.

## **Governor's House Program**

The Governor's House Program provides reasonably sized, affordable homes to income qualified individuals and families. The homes are built by prison inmate labor and include simplified, energy efficient, low maintenance design. For more information, visit <https://www.sdhda.org/homeownership/governors-house-program>.

## **HOME Program**

The primary purpose of the HOME program is to expand the supply of decent, safe, sanitary, and affordable housing for very low-income and low-income households. HOME funds can be used for acquisition, new construction, and rehabilitation of affordable housing, both rental and homeownership opportunities. For more information, visit <https://www.sdhda.org/housing-development/home-program>.

## **Housing Trust Fund**

Housing Trust Fund's primary purpose is placed on providing housing opportunities for extremely low-income households (30% AMI). Housing Trust Fund (HTF) can be used for acquisition, new construction, and rehabilitation of affordable rental housing. For more information, visit <https://www.sdhda.org/housing-development/housing-trust-fund>.

## **Housing Needs Study Program**

The Housing Needs Study Program is a cost-sharing incentive program to help rural communities in South Dakota conduct a Housing Needs Study to aide community decision makers and the public in developing a meaningful sense of the housing market in their community as well as an understanding of key housing issues. Communities that have populations of 10,000 or less are eligible to participate in the program. If approved, these communities are eligible to receive a grant up to \$5,000 (depending on community size) for completion of a housing study. The program has also been expanded to allow for housing study updates for communities, whose original study was completed at least four years prior or the communities who can evidence significant changes in population or housing conditions. For more information, visit <https://www.sdhda.org/housing-development/housing-development-programs/housing-needs-study-program>.

## **Housing Opportunity Fund**

The South Dakota Housing Opportunity Fund (HOF) is designed to promote economic development in South Dakota by expanding the supply of decent, safe, sanitary and affordable housing targeted to low and moderate income families and individuals in South Dakota. Created via Senate Bill 235 "Building South Dakota Fund" during the 2013 legislative session, HOF funds may be used for new construction or the purchase and rehabilitation of rental or homeownership housing, housing preservation, including home repair grants and grants to make homes more accessible to individuals with disabilities, homelessness prevention activities, and community land trusts.

Any for-profit entity, non-profit entity, tribal government, housing authority, political subdivision of this state or agency of such subdivision, or agency of this state is eligible to apply for funding. For more information, visit <https://www.sdhda.org/housing-development/housing-opportunity-fund>.

## **Housing Tax Credit Program**

The Internal Revenue Code of 1986 established the Housing Tax Credit Program as an incentive for construction and rehabilitation of housing for low-income households. Developers of housing tax credit projects typically raise equity capital for their projects by syndicating the tax credits to investors who are willing to invest in the project. The investors' return is the annual tax credit and other economic benefits generated by the project. The U.S. Department of Treasury annually allocates in excess of \$3.1 million to South Dakota. For more information, visit <https://www.sdhda.org/housing-development/housing-tax-credits>.

## **MultiFamily Bond Financing**

This program provides multifamily housing developers with permanent and construction loans through the sale of tax-exempt or taxable revenue bonds. Loans are made for a term up to 50 years and may provide 100% financing for nonprofit sponsors/owners or 90% financing for limited profit sponsors/owners. Interest rates are determined by the market. For more information, visit <https://www.sdhda.org/housing-development/housing-development-programs/bond-financing>.

## **SDHDA Tax Credit-Mortgage Credit Certificate**

With a SDHDA Tax Credit (mortgage credit certificate), first-time homebuyers can get up to a \$2,000 tax credit every year for the life of their loan to help them buy their first house. The Mortgage Credit Certificate enhancement to the First-time Homebuyer loan reduces the amount of federal income tax liability each year. The amount of the tax credit depends upon the initial loan amount and is capped at \$2,000 per year. For more information, visit <https://www.sdhda.org/homeownership/first-time-homebuyer/sdhdas-tax-credit-mcc>.

## **South Dakota State Library**

800.423.6665

<https://library.sd.gov/>

The South Dakota State Library provides a variety of information and research services. The State Library staff consults with school and public libraries and provides on-going training for librarians. The Library maintains a series of catalogs and databases on research, media, books, and other periodicals, including a comprehensive grants database. In addition, the State Library collects and makes available in-house and online digital state government publications. The State Library manages a statewide network, South Dakota Share-It, linking all member libraries' catalogs for the purpose of discovery and interlibrary loan. The Braille and Talking Book unit provides free library services for all people who cannot read standard print because of visual, physical, or reading disabilities.

# Federal Agencies

## **Bureau of Indian Affairs**

202.208.6764

[www.bia.gov](http://www.bia.gov)

### **Division of Economic Development**

The Division of Economic Development works to bring jobs to reservations, foster sustainable reservation economies, and empower Indian nations to determine their economic futures. The division also assists Tribes in creating an environment for economic progress through training, business planning and expert consultation. For more information, visit <https://www.bia.gov/as-ia/ieed/division-economic-development>.

### **Division of Energy and Mineral Development**

The Division of Energy and Mineral Development assists Tribes with the exploration, development, and management of their energy and mineral resources to create sustainable economies for reservations, generate new jobs and expand entrepreneurship and self-sufficiency. For more information, visit <https://www.bia.gov/as-ia/ieed/division-energy-and-mineral-development>.

### **Housing Improvement Program (HIP)**

HIP, the Housing Improvement Program, is a home repair, renovation and replacement grant program administered by the Bureau of Indian Affairs (BIA) and federally recognized Indian Tribes for American Indians and Alaska Native individuals and families who have no immediate resource for standard housing. For more information, visit <https://www.bia.gov/regional-offices/midwest/Housing-Improvement-Program>.

### **Loan Guarantee Program**

The division of Capital Investment manages the Indian Loan Guaranty, Insurance and Interest Subsidy Program which breaks through the conventional barriers to financing for Tribes and individual Indians and their corporations. The program helps facilitate loan financing for borrowers. The Division helps secure reasonable interest rates and reduces risks for all parties involved. For more information, visit <https://www.bia.gov/as-ia/ieed/division-capital-investment>.

### **Division of Facilities Management and Construction (OFMC)**

The Division of Facilities Management and Construction (OFMC) is a growing, dynamic organization which is in the midst of improving upon the ways in which the Bureau of Indian Affairs (BIA) meets its stewardship responsibilities to plan, design, build, operate, and maintain Bureau-funded Indian Education, Law Enforcement, and Administration facilities. For more information, visit <https://www.bia.gov/as-ia/ofpsm/dfmc>.



## **Economic Development Administration**

406-599-9795

<https://www.eda.gov/programs/eda-programs/>

### **Public Works**

Empowers distressed communities to revitalize, expand, and upgrade their physical infrastructure to attract new industry, encourage business expansion, diversify local economies, and generate or retain long-term, private sector jobs and investment.

### **Economic Adjustment**

Assists state and local interests in designing and implementing strategies to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying economic base. Under Economic Adjustment, EDA administers its Revolving Loan Fund (RLF) Program, which supplies small businesses and entrepreneurs with the gap financing needed to start or expand their business.

### **Partnership Planning**

Supports local organizations (Economic Development Districts, Indian Tribes, and other eligible areas) with long-term planning efforts.

### **Regional Innovation Strategies**

Supports innovation and entrepreneurship capacity-building activities by creating and expanding cluster-focused proof-of-concept and commercialization programs and early-stage seed capital funds through the i6 Challenge and the Seed Fund Support (SFS) Grant competition, respectively.

### **Trade Adjustment Assistance for Firms**

A national network of 11 Trade Adjustment Assistance Centers helps strengthen the competitiveness of American companies that have lost domestic sales and employment because of increased imports of similar goods and services.

### **University Centers**

A partnership of the federal government and academia that makes the varied and vast resources of universities available to the economic development community.

### **Research and National Technical Assistance**

Supports research of leading edge, world class economic development practices and information dissemination efforts.

### **Local Technical Assistance**

Helps fill the knowledge and information gaps that may prevent leaders in the public and nonprofit sectors in distressed areas from making optimal decisions on local economic development issues.

### **Economic Development Integration**

EDA possesses broad and deep experience in successfully coordinating resources across multiple programs and special initiatives. Based upon this experience and EDA's historic track record of successful collaboration with a range of stakeholders (both federal and non-federal), the Office of Management and Budget (OMB) has designated EDA to lead the federal government's efforts to maximize the integration of economic development resources from all sources, including federal, state, local and philanthropic, to achieve more impactful and sustainable outcomes for communities across America.

## **Export-Import Bank**

612.348.1213

[www.exim.gov](http://www.exim.gov)

### **Export Credit Insurance**

Ex-Im Bank's short- and medium-term export credit insurance allows businesses to increase their export sales by limiting their risks of buyer nonpayment, whether the risk is commercial (e.g., bankruptcy) or political (e.g., war, revolution). With limited risk, the exporter can sell to more buyers and compete more vigorously in international markets. The insurance also allows the exporter to extend "open account" terms to buyers and access working capital funds by assigning these insured receivables to a lender.

Short-term insurance (generally up to 180 days) is available for most types of products and services while medium-term insurance (generally up to 5 years) is available only for capital equipment and related services. For more information, visit [www.exim.gov/what-we-do/export-credit-insurance](http://www.exim.gov/what-we-do/export-credit-insurance).

### **Financial Support for Buyers of U.S. Goods and Services**

Many foreign buyers have difficulty obtaining loans, let alone acquire them at a reasonable interest rate or repayment terms. Ex-Im Bank provides a loan guarantee to lenders to help U.S. exporters secure competitive financing (generally up to 5 years and less than \$10 million) to creditworthy international buyers in both the private and public sectors. This option is used for capital goods and related services. The buyer is required to make at least a 15% down payment, and the remaining portion is covered by Ex-Im Bank support. For more information, visit [www.exim.gov/what-we-do/finance-a-foreign-buyer-purchase](http://www.exim.gov/what-we-do/finance-a-foreign-buyer-purchase).

### **Working Capital Loan Guarantee**

The agency's working capital financing enables U.S. exporters to obtain loans to produce or buy goods or services for export. These working capital loans, made by commercial lenders and backed by Ex-Im Bank's guarantee, provide companies with the liquidity to accept new business, grow international sales, and compete more effectively in the international marketplace. For more information, visit [www.exim.gov/what-we-do/working-capital](http://www.exim.gov/what-we-do/working-capital).

## **U.S. Department of Agriculture - Farm Service Agency**

[www.fsa.usda.gov](http://www.fsa.usda.gov)

### **Farm Service Agency**

The USDA Farm Service Agency (FSA) provides direct loans and loan guarantees to farmers and ranchers to assist in areas such as down payments, operating capital, conservation reserve, storage facilities, and other related areas. Programs administered by FSA include the Beginning Farmer/Rancher Ownership and Operating Loans, Conservation Reserve Program, Down Payment Ownership Loans for Beginning Farmers, Emergency Conservation Program, Emergency Farm Direct Loans, Farm Storage Facility Loans, Indian Tribe and Tribal Corporation Loans, Loans to Socially Disadvantaged Farmers, USDA Direct and Guaranteed Farm Operating Loans, USDA Direct and Guaranteed Farm Ownership Loans, and the Youth Loan Program. For more information on these programs, see the FSA web site or contact your local FSA office. For more information on these programs, see the FSA web site or contact your local FSA office. For local FSA contact information, visit

<http://offices.sc.egov.usda.gov/locator/app?state=sd&agency=fsa> and click your county on the map.

## **U.S. Department of Agriculture - Foreign Agricultural Service**

[www.fas.usda.gov/](http://www.fas.usda.gov/)

The USDA Foreign Agricultural Service (FAS) works to promote the export and trade of US farm commodities. The FAS administers a number of market development programs including the Market Access Program, Foreign Market Development Program, Emerging Markets Program, Technical Assistance for Specialty Crops Program, and the

Quality Samples Program. FAS also administers the GSM-102 program, which provides credit guarantees to encourage financing of commercial exports of U.S. agricultural products, while providing competitive credit terms to buyers.

## **U.S. Department of Agriculture - Forest Service**

800.832.1355

[www.fs.usda.gov](http://www.fs.usda.gov)

### **National Forest Dependent Rural Communities Program**

This program provides accelerated assistance to rural communities faced with acute economic problems associated with federal, state or private sector resource management decisions and policies, that are located in or near a national forest and are economically dependent upon forest resources. Aid is extended to these rural communities to assist in developing strategic action plans that diversify their economic base and to improve the economic, social, and environmental well-being of rural areas.

### **Rural Development, Forestry, and Communities**

The purpose of this program is to help rural areas analyze and assess forest resource opportunities, maximize local economic potential through market development and expansion, and diversify communities' economic bases.

## **U.S. Department of Agriculture – Natural Resources Conservation Service**

<https://www.nrcs.usda.gov/wps/portal/nrcs/site/sd/home/>

NRCS assists owners and operators of America's private lands with conserving and sustaining their soil, water, plants and other natural resources. NRCS delivers technical assistance based on sound science that is suited to the resources and a customer's specific needs. Financial assistance is available through many conservation programs. Financial and technical assistance programs administered by NRCS include the Agricultural Conservation Easement Program, Conservation Reserve Program, Conservation Stewardship Program, Conservation Technical Assistance, Emergency Watershed Protection, and Environmental Quality Incentives Program which includes Conservation Innovation Grants, Plant Materials Center, Regional Conservationist Partnership Program, Soil Survey Program, Water Bank, and Watershed Rehabilitation. For more information on each of these programs, see the NRCS web site or contact your local USDA Service Center.

## **U.S. Department of Agriculture – Rural Development**

605.352.1100

[www.rd.usda.gov/sd](http://www.rd.usda.gov/sd)

### **Business and Industry Loan Guarantees**

This program provides financial backing for rural businesses. Commercial loan guarantees are available for up to 80 percent of the loan amount. Applicants work with private sector lenders. USDA Rural Development provides a guarantee for the loan.

### **Community Connect Grants**

This program helps fund broadband deployment into rural communities where it is not yet economically viable for private sector providers to deliver service. Rural areas that lack any existing broadband speed of at least 10 Mbps downstream and 1 Mbps upstream are eligible.

### **Community Facilities Loans, Loan Guarantees and Grants**

Community Facilities programs offer direct loans, loan guarantees and grants to develop or improve essential public services and facilities in communities across rural America. Public bodies, nonprofit organizations and federally recognized American Indian Tribes can use the funds to construct, expand or improve facilities that provide health

care, education, public safety, and public services. Projects include fire and rescue stations, village and town halls, health care clinics, hospitals, adult and child care centers, assisted living facilities, rehabilitation centers, public buildings, schools, libraries, and many other community-based initiatives.

### **Cooperative Programs**

USDA helps rural residents form new cooperatives and improve the operations of existing ones through educational reports and programs that promote the understanding of cooperative principles and practices; financial assistance opportunities available to assist rural businesses, including cooperatives, and agricultural producers; cooperative data and statistics from the nearly 1,500 farmer, rancher, fishery and bargaining cooperatives; and research to provide support to co-ops and their member-owners dealing with a wide variety of issues.

### **Distance Learning and Telemedicine Grants**

This program helps rural communities use the unique capabilities of telecommunications to connect to each other and to the world, overcoming the effects of remoteness and low population density. For example, this program can link teachers and medical service providers in one area to students and patients in another.

### **Emergency Community Water Assistance Grants**

This program helps eligible communities prepare, or recover from, an emergency that threatens the availability of safe, reliable drinking water. Funds may be used to construct waterline extensions, repair breaks or leaks in existing water distribution lines, address related maintenance necessary to replenish the water supply, and to construct a water source, intake or treatment facility.

### **Farm Labor Housing Loans and Grants**

This program provides affordable financing to develop housing for year-round and migrant or seasonal domestic farm laborers. Farmers, associations of farmers, and family farm corporations; associations of farmworkers and nonprofit organizations; most State and local government entities; and federally recognized American Indian Tribes are eligible to apply. Funds may be used to construct, improve, repair and purchase housing for domestic farm laborers.

### **High Energy Cost Grants**

This program assists energy providers and other eligible entities in lowering energy costs for families and individuals in areas with extremely high per-household energy costs (275 percent of the national average or higher). Funds may be used to finance the acquisition, construction or improvement of electric generation, transmission and distribution facilities; renewable energy facilities; and backup or emergency power generation or energy storage technologies that serve eligible communities.

### **Housing Preservation Grants**

This program provides grants to sponsoring organizations for the repairs or rehabilitation of housing owned or occupied by low- and very-low-income rural citizens.

### **Infrastructure Loans and Loan Guarantees**

This program provides insured loans and loan guarantees to nonprofit and cooperative associations, public bodies and other utilities. Insured loans primarily finance the construction of electric distribution facilities in rural areas. The guaranteed loan program has been expanded and is now available to finance generation, transmission and distribution facilities. The loans and loan guarantees finance the construction of electric distribution, transmission, and generation facilities, including system improvements and replacement required to furnish and improve electric service in rural areas, as well as demand side management, energy conservation programs and on-grid and off-grid renewable energy systems.



## **Intermediary Relending Program**

This program provides one percent low-interest loans to local intermediaries that re-lend to businesses to improve economic conditions and create jobs in rural communities. Nonprofits and cooperatives federally recognized American Indian Tribes and public agencies are eligible to be intermediary lenders. Ultimate recipients may be individuals, public or private organizations.

## **Multi-Family Housing Direct Loans**

This program provides competitive financing for affordable multi-family rental housing for low-income elderly or disabled individuals and families in eligible rural areas. Construction, improvement and purchase of multi-family rental housing for low-income families, the elderly and disabled individuals is the primary objective for this program.

## **Multi-Family Housing Loan Guarantees**

This program works with qualified private-sector lenders to provide financing to qualified borrowers to increase the supply of affordable rental housing for low- and moderate-income individuals and families in eligible rural areas and towns.

## **Mutual Self-Help Housing**

This program provides grants to qualified organizations to help them carry out local self-help housing construction projects. Grant recipients supervise groups of very-low and low-income individuals and families as they construct their own homes in rural areas. The group members provide most of the construction labor on each other's homes, with technical assistance from the organization overseeing the project.

## **Rural Broadband Access Loans and Loan Guarantees**

This program furnishes loans and loan guarantees to provide funds for the cost of construction, improvement, or acquisition of facilities and equipment needed to provide service at the broadband lending speed in eligible rural areas.

## **Rural Business Development Grants**

This competitive grant program is designed to support targeted technical assistance, training and other activities leading to the development or expansion of small and emerging private business in rural areas which will employ 50 or fewer new employees and have less than one million dollars in gross revenue. Program activities are separated into enterprise or opportunity type grant activities.

## **Rural Community Development Initiative Grants**

USDA Rural Development awards these grants to help nonprofit housing and community development organizations, low-income rural communities and federally recognized American Indian Tribes support housing, community facilities and community and economic development projects in rural areas.

## **Rural Economic Development Loans and Grants**

This program provides funding for rural projects through local utility organizations. USDA provides zero-interest loans to local utilities which they, in turn, pass through to local businesses (ultimate recipients) for projects that will create and retain employment in rural areas. The ultimate recipients repay the lending utility directly. The utility is responsible for repayment to USDA. USDA provides grants to local utility organizations which use the funding to establish revolving loan funds. Loans are made from the revolving loan funds for projects that will create or retain rural jobs. When the revolving loan fund is terminated, the grant is repaid to USDA.

## **Rural Housing Site Loans**

Rural Housing Site Loans are provided to purchase and develop housing sites for low- and moderate- income families. Two types of site loans are available: Section 523 loans are used to acquire and develop sites only for housing to be

constructed by the Self-Help method (refer to [Rural Development Instruction 1944-I](#) for more information about the Self-Help program); Section 524 loans are made to acquire and develop sites for low- or moderate-income families, with no restriction as to the method of construction.

### **Solid Waste Management Grants**

This program reduces or eliminates pollution of water resources by providing funding for organizations that provide technical assistance or training to improve the planning and management of solid waste sites. Funds may be used to evaluate current landfill conditions to identify threats to water resources; provide technical assistance or training to enhance the operation and maintenance of active landfills; provide technical assistance or training to help communities reduce the amount of solid waste coming into a landfill; and provide technical assistance or training to prepare for closure and future use of a landfill site.

### **Value-Added Producer Grants**

This program helps agricultural producers enter into value-added activities related to the processing and/or marketing of new products. The goals of this program are to generate new products, create and expand marketing opportunities and increase producer income. Applicants may receive priority if they are beginning farmer or rancher, a socially disadvantaged farmer or rancher, a small or medium-size farm or ranch structured as a family farm, a farmer or rancher cooperative or are proposing a mid-tier value chain. Grants are awarded through a national competition.

### **Water and Waste Disposal Loans, Grants and Loan Guarantees**

USDA Rural Development helps rural communities obtain the technical assistance and financing necessary to develop drinking water and waste disposal systems. Safe drinking water and sanitary waste disposal systems are vital not only to public health, but also to the economic vitality of rural America. This program provides loans, grants and loan guarantees to build, repair, and improve water and waste facilities in rural communities with populations of 10,000 or less.

### **Water & Waste Technical Assistance and Training Grants**

This program helps qualified, private nonprofits provide technical assistance and training to identify and evaluate solutions to water and waste problems; help applicants prepare applications for water and waste disposal loans/grants; and helps associations improve the operation and maintenance of water and waste facilities in eligible rural areas.

### **U.S. Department of Energy**

202.586.8383

<https://www.energy.gov/diversity/office-minority-programs>

The Office of Minority Business and Economic development is responsible for contract assistance, energy research, development, outreach and technical assistance for minority businesses.

### **U.S. Department of Health and Human Services**

Health Resources and Services Administration

301.443.0835

[www.hrsa.gov/ruralhealth](http://www.hrsa.gov/ruralhealth)

### **Federal Office of Rural Health Policy**

The Federal Office of Rural Health Policy (FORHP) coordinates activities related to rural health care within the U.S. Department of Health and Human Services. The Office also advises the HHS leadership on rural policy issues and supports eight rural health research centers to assess emerging rural health policy issues and concerns. The Office administers grant programs and cooperative agreements designed to build health care capacity at both the local and

State levels. These grants provide funds to 50 State Offices of Rural Health (SORH) to support on-going improvements in care, and to rural hospitals through the Medicare Rural Hospital Flexibility Grant (Flex). Through its community-based programs, FORHP encourages network development among rural health care providers; upgrades in emergency medical services; and places and trains health care professionals. FORHP also administers the Rural Communities Opioid Response Program (RCORP), which is a multi-year opioid-focused initiative at HRSA aimed at reducing the morbidity and mortality of substance use disorder (SUD), including opioid use disorder (OUD), in rural communities at the highest risk for SUD. Through the Rural Residency Planning and Development cooperative agreement, FORHP provides support for Rural Physician residency training programs. In addition, FORHP administers and promote the use of telehealth technologies for health care delivery, education, and health information services. FORHP also oversees the Black Lung Clinics grant program and the Radiation Exposure Screening and Education grant program. While these efforts are not solely focused on rural health, many of the populations affected resides in rural areas.

## **U.S. Department of Homeland Security**

Federal Emergency Management Agency

202.646.2500

[www.fema.gov](http://www.fema.gov)

### **Assistance to Firefighters Grant**

The primary goal of the Assistance to Firefighters Grant (AFG) is to meet the firefighting and emergency response needs of fire departments and nonaffiliated emergency medical service organizations. Since 2001, AFG has helped firefighters and other first responders to obtain critically needed equipment, protective gear, emergency vehicles, training, and other resources needed to protect the public and emergency personnel from fire and related hazards. For more information, visit [www.fema.gov/grants/preparedness/firefighters](http://www.fema.gov/grants/preparedness/firefighters).

### **Fire Prevention & Safety Grants**

The Fire Prevention and Safety (FP&S) Grants are part of the Assistance to Firefighters Grants (AFG) and support projects that enhance the safety of the public and firefighters from fire and related hazards. The primary goal is reduce injury and prevent death among high-risk populations. In 2005, Congress reauthorized funding for FP&S and expanded the eligible uses of funds to include Firefighter Safety Research and Development. For more information, visit [www.fema.gov/grants/preparedness/firefighters/safety-awards](http://www.fema.gov/grants/preparedness/firefighters/safety-awards).

### **Staffing for Adequate Fire & Emergency Response Grants**

The Staffing for Adequate Fire and Emergency Response Grants (SAFER) was created to provide funding directly to fire departments and volunteer firefighter interest organizations to help them increase the number of trained, "front line" firefighters available in their communities. The goal of SAFER is to enhance the local fire departments' abilities to comply with staffing, response, and operational standards established by the NFPA (NFPA 1710 and/or NFPA 1720). For more information, visit [www.fema.gov/grants/preparedness/firefighters/safer](http://www.fema.gov/grants/preparedness/firefighters/safer).

## **U.S. Department of the Treasury**

202.653.0300

[www.cdfifund.gov](http://www.cdfifund.gov)

### **Bank Enterprise Award Program**

The Bank Enterprise Award Program (BEA Program) rewards FDIC-insured depository institutions for making investments in certified CDFIs as well as in the most distressed communities in the country. In order to receive an award, these banks and thrifts must demonstrate an increase in their investments with at least 30% of their residents having incomes less than the national poverty level and 1.5 times the unemployment rate. The BEA awards help to offset some of the risk associated with investing in these distressed communities and provide an incentive to invest. The greater the loan increase, the greater the award. For more information about the BEA Program, please visit the CDFI Fund's website at [www.cdfifund.gov/programs-training/programs/bank-enterprise-](http://www.cdfifund.gov/programs-training/programs/bank-enterprise-)

[award](#).

## **CDFI Bond Guarantee Program**

The CDFI Bond Guarantee Program provides CDFIs with access to significant capital by providing guarantees of bonds. With long-term credit at below-market interest rates, the CDFI Bond Guarantee Program is a groundbreaking effort to accelerate community economic growth and development. The bonds are fully guaranteed by the Treasury Secretary at no cost to the taxpayer and must be repaid by the CDFI. For more information about the CDFI Bond Guarantee Program, please visit the CDFI Fund's website at [www.cdfifund.gov/programs-training/programs/cdfi-bond](http://www.cdfifund.gov/programs-training/programs/cdfi-bond).

## **Community Development Financial Institutions Program**

Through the Community Development Financial Institutions Program (CDFI Program), the CDFI Fund invests in and builds the capacity of CDFIs, empowering them to grow, achieve, organizational sustainability, and contribute to the revitalization of their communities. By providing financial and technical assistance awards, the CDFI Program helps CDFIs expand their services and build their technical capacity. Although investment decisions are made at the local level by CDFIs, the CDFI Program creates opportunity in America's underserved communities by providing access to affordable financial products and services. For more information about the CDFI Program, please visit the CDFI Fund's website at [www.cdfifund.gov/programs-training/programs/cdfi-program](http://www.cdfifund.gov/programs-training/programs/cdfi-program).

## **Native Initiatives**

Through the Native American CDFI Assistance Program (NACA Program), the CDFI Fund works to promote economic opportunity in Native Communities across the country that lack adequate access to affordable financial products and services. As a part of the Native Initiative, the NACA Program provides financial and technical assistance awards to CDFIs serving Native American, Alaskan Native, and Native Hawaiian communities to sustain and expand economic growth. For more information about the NACA Program, please visit the CDFI Fund's website at [www.cdfifund.gov/programs-training/programs/native-initiatives](http://www.cdfifund.gov/programs-training/programs/native-initiatives).

## **New Markets Tax Credit Program**

The New Markets Tax Credit Program (NMTC Program) was established by Congress in December 2000 to help economically distressed communities attract private investment capital by providing investors with a Federal tax credit. Investments made through the NMTC Program are used to finance businesses and real estate projects to breathe new life into neglected, underserved low-income communities. The NMTC Program is aimed at offsetting the risk of investing in distressed and low-income communities. For more information about the NMTC Program, please visit the CDFI Fund's website at [www.cdfifund.gov/programs-training/programs/new-markets-tax-credit](http://www.cdfifund.gov/programs-training/programs/new-markets-tax-credit).

## **U.S. Environmental Protection Agency**

Environmental Information Service Center (EISC)

800-227-8917

[www.epa.gov/region08](http://www.epa.gov/region08)

## **Brownfields Revitalization Cooperative Agreements**

EPA's Brownfields Program provides direct funding for brownfields area-wide planning, assessment, cleanup, revolving loans, and environmental job training. Brownfields are defined in the Small Business Liability Relief and Brownfields Revitalization Act of 2002 as real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant. Governmental and quasi-governmental entities are generally eligible to apply under all competitive brownfields funding solicitations, which are issued several times each year. Other entities, including institutions of higher education and some non-profit organizations, are eligible to apply under select solicitations. More information about each of these funding opportunities is available at <http://www.epa.gov/brownfields>.

## **Clean Water Indian Set Aside (ISA) Grant Program**

The Clean Water Indian Set Aside (CWISA) Program was established by the 1987 amendments to the Clean Water Act (CWA). It is governed by Section 518c of the CWA, as amended by the 2014 Water Resources Reform & Development Act authorized EPA to set-aside 2 percent of the amount available for the CWSRF, which allow the EPA to provide funding for the planning, design, and construction of wastewater treatment plant facilities that serve federally recognized Indian Tribes and Alaska Native Villages. The authority to approve grants to tribes for wastewater infrastructure has been delegated by the EPA Administrator to EPA regions, which are responsible for the administration of local and regional programs. The delegation also authorized the EPA Regions to administer grants and Interagency Agreements in cooperation with the Tribes and Indian Health Service (IHS). This partnership maximizes the technical resources available through both agencies to address tribal sanitation needs. The ISA Program uses IHS's Sanitation Deficiency System (SDS) to identify high priority wastewater projects for funding. You need to contact the Great Plains Area Office IHS Director, Division of Sanitation Facilities Construction, for information on how to be placed on the SDS priority list.

## **Clean Water State Revolving Fund (CWSRF) Program**

The purpose of this grant program is to capitalize South Dakota's CWSRF to provide a long-term source of financing for the costs of 1) publicly-owned wastewater treatment works and 2) nonpoint source activities to protect water quality. South Dakota's CWSRF provides low interest financing up to 30 years for eligible water quality projects with some loan forgiveness. The Green Project Reserve (GPR) requires South Dakota's CWSRF program to direct a portion of their capitalization grant toward projects that address green infrastructure, water efficiency, energy efficiency, or other environmentally innovative activities.

## **Drinking Water State Revolving Fund (DWSRF) Program**

The purpose of this grant program is to capitalize South Dakota's DWSRF to provide a long-term source of financing for projects that address present or prevent future violations of health-based drinking water projects with some loan forgiveness. South Dakota also uses DWSRF to pay for technical assistance to public water systems.

## **Drinking Water Tribal Set Aside (DWTSA) Grant Program**

The Safe Drinking Water Act (SDWA), as amended in 1996, established the DWSRF to make funds available to drinking water systems to finance infrastructure improvements. The SDWA authorized EPA to set aside up to 1.5 percent of the amount available for the DWSRF for grants to improve the infrastructure of drinking water systems that serve Indian tribes (SDWA 1452). Starting in FY2010 through appropriate law, the EPA increased the drinking water tribal infrastructure program funds to 2 percent of the amount available for the DWSRF grants. The authority to approve grants to tribes for drinking water infrastructure has been delegated by the EPA Administrator to the EPA regions, which are responsible for the administration of local and regional programs. The delegation also authorized the EPA regions to administer grants and Interagency Agreements in cooperation with the Tribes and the Indian Health Service (IHS). This partnership maximizes the technical resources available through both agencies to address tribal infrastructure needs. The DWTSA program uses SDS to identify high priority drinking water projects for funding. Tribes need to contact the Great Plains Area Office HIS Director, Division of Sanitation Facilities Construction, for information on how to be placed on the SDS list.

## **Section 106 Tribal Pollution Control Grant Program**

Grants under Section 106 of the CWA are intended to assist Indian Tribes in carrying out effective water pollution control programs. Federally-recognized Indian Tribes or Intertribal Consortium must meet the requirements for Treatment as a State. Section 106 grants may be used to fund a wide range of water quality activities including: water quality planning and assessments, development of total maximum daily loads, issuing permits, groundwater and wetland protection, and point source control activities including nonpoint source assessment and management plans.

## **Solid Waste Management Assistance**

The EPA provides technical support to help tribes implement sustainable solid waste programs. This support includes



developing integrated solid waste management plans, codes and enforcement, fee structure, and waste reduction activities.

### **Source Reduction Assistance Grant Program**

The purpose of this grant program is to help fund environmental projects that reduce or eliminate pollution at the source. The EPA is interested in funding projects that support the strategic goals of EPA's Pollution Prevention Program: 1) Reduce greenhouse gases (GHGs), 2) Reduce hazardous materials, 3) Increase resource conservation, 4) Promote efficient business practices and 5) Support pollution prevention integration.

Eligible applicants include the 50 states, the District of Columbia, the U.S. Virgin Islands, the Commonwealth of Puerto Rico, any territory or possession of the United States, local governments, city or township governments, independent school district governments, state controlled institutions of higher education, nonprofit organizations (other than institutions of higher education), private institutions of higher education, community-based grassroots organizations, and federally recognized tribes and intertribal consortia.

### **Water Quality Cooperative Agreements (66.463)**

The purpose of this program is to assist states, Indian tribes, interstate agencies, and other public or nonprofit organizations in developing, implementing, and demonstrating innovative approaches relating to the causes, effects, extent, prevention, reduction, and elimination of water pollution through both permitted and non-permitted areas.

### **Wetlands Program Development Grants (WPDG) (66.461)**

The WPDGs provide eligible applicants an opportunity to conduct and promote the coordination and acceleration of research, investigations, experiments, training, demonstrations, surveys, and studies relating to the causes, effects, extent, prevention, reduction and elimination of water pollution. WPDGs assist state, tribal, local government agencies and interstate/intertribal entities in building state/tribal/local programs which protect, manage, and restore wetlands. The primary focus of these grants is to build state and tribal wetland programs. A secondary focus is to build local (e.g. county or municipal) programs.

## **U.S. Small Business Administration**

(605) 330-4243

[www.sba.gov](http://www.sba.gov)

### **504 Loan Program**

The 504 Fixed Asset Financing Program is administered through Certified Development Companies throughout the state. This program provides funding for the purchase or construction of real estate and/or the purchase of business equipment/machinery. This is accomplished by providing long-term, fixed-rate financing for fixed assets through the sale of debentures to private investors. The U.S. Small Business Administration designates various Certified Development Companies (CDCs) which package, close, and service the SBA 504 loan program. Loan services provided by CDCs include loan application assistance, loan closing, and loan servicing.

South Dakota's Community Development Corporations (CDCs):

South Dakota Development Corporation

(605) 773-4633

<https://sdgoed.com>

Black Hills Community Economic Development, Inc

(605) 716-0012

<https://bhced.org/>

Dakota Business Finance  
(605) 367-5353  
[www.dakotabusinessfinance.com](http://www.dakotabusinessfinance.com)

First District Development Company  
(605) 882-5115  
[www.1stdistrict.org/FDDC](http://www.1stdistrict.org/FDDC)

Siouxland Economic Development Corporation (Clay & Union Counties)  
(712) 279-6286  
[www.siouxlandedc.com](http://www.siouxlandedc.com)

Prairieland EDC (Brookings, Deuel, Grant, Lincoln, Minnehaha, and Moody Counties)  
(800) 507-9003  
[www.prairielandedc.com](http://www.prairielandedc.com)

### **7(a) Loan Guaranty Program**

This program serves as the SBA's primary business loan program which helps qualified small businesses obtain financing. SBA loans up to \$5 million are made through lenders involved in commercial lending who partner with the SBA. The SBA provides a guaranty on a percentage of the loan. The 7(a) Loan Guaranty Program is designed to help start or expand businesses. Contact your local lending institution about accessing this program. For more information, visit <https://www.sba.gov/funding-programs/loans>.

### **SBAExpress Loan Program**

SBAExpress is available for loans up to \$350,000. The program authorizes SBA delegated lenders to use mostly their own forms, analysis and procedures to process, service and liquidate SBA guaranteed loans. The SBA guarantees up to 50% of an SBA Express Loan. Loans under \$50,000 do not require collateral. Like most 7(a) loans, maturities are usually five to seven years for working capital and up to 25 years for real estate or equipment. Revolving lines of credit are allowed for a maximum of seven years.

### **Veteran Loan Advantage**

Currently, SBA Express loans of \$150,001 to \$350,000 have an up-front guaranty fee of 3%. To continue supporting America's veterans, the SBA Veterans Advantage reduces the up-front guaranty fee from 3% to 0% for SBA Express loans over \$150,000 approved to small businesses owned by qualified veterans. This will encourage greater participation in SBA lending programs with a direct benefit to veteran-owned small businesses and the up-front guaranty fee for 7(a) loans other than SBA Express are reduced by 50%.

### **CAPLines Loan Program**

CAPLines is the U.S. Small Business Administration's umbrella lending program that helps small businesses meet their short-term and cyclical working-capital needs. CAPLines can be used to:

- (1) Finance seasonal working-capital needs
- (2) Finance the direct costs of performing construction, service and supply contracts
- (3) Finance the direct cost associated with commercial and residential construction without a firm commitment for purchase
- (4) Finance operating capital by obtaining advances against existing inventory and accounts receivable

For more information, visit [www.sba.gov/funding-programs/loans](http://www.sba.gov/funding-programs/loans).

### **Export Express Loan Program**

SBA Export Express helps small businesses that have exporting potential, but need funds to buy or produce goods, and/or to provide services for export. Because many small business exporters face unique problems and challenges, the

SBA Export Express Program also includes technical assistance in the form of marketing, management and planning assistance in combination with a loan guarantee. Technical assistance is provided by SBA's U.S. Export Assistance Centers in cooperation with SBA's network of resource partners, including the Small Business Development Centers (SBDCs). For more information, visit <https://www.sba.gov/funding-programs/loans>.

### **Export Working Capital Program- EWCP**

The Export Working Capital Program (EWCP) was designed to provide short-term working capital to exporters. The SBA's Export Working Capital Program (EWCP) supports export financing to small businesses when financing is not otherwise available on reasonable terms. The program encourages lenders to offer export working capital loans by guaranteeing repayment of up to \$4.5 million or 90% of a loan amount, whichever is less. A loan can support a single transaction or multiple sales on a revolving basis.

### **International Trade Loan**

This program is designed for businesses preparing to engage in or already engaged in international trade, or for businesses adversely affected by competition from imports. The proceeds of a SBA International Trade loan may be used to acquire, construct, renovate, modernize, improve, or expand facilities and equipment to be used in the United States to produce goods or services involved in international trade. The proceeds may also be used in the refinancing of existing indebtedness that is not structured with reasonable terms and conditions. There can be no working capital as part of an IT loan or as part of any refinancing.

### **Microloan Program**

The purpose of this program is to assist business owners, and other individuals possessing the capability to operate a successful business and to address small business concerns in those areas suffering from a lack of credit due to economic downturns. Under the program, the Small Business Administration (SBA) will make loans or provide guarantees to private, non-profit, and quasi-governmental organizations (intermediary lenders) that will use the loan funds to make short-term, fixed interest rate microloans in amounts up to \$35,000 to start-up, newly established, and growing small business concerns. In addition, the SBA will make grants to non-profit organizations, which are not intermediary lenders, to provide marketing, management, and technical assistance to low-income individuals seeking private sector financing for their businesses. Under the program, SBA will also provide training for intermediary lenders and non-lenders participating in the program.

### **Military Reservist Economic Injury Disaster Loan Program MREIDL**

This program makes loans available for eligible small businesses suffering economic injury because an owner or an essential employee was called to active duty. Small businesses may apply for the loan after Reserve or National Guard members receive their orders to active duty. Loans of up to \$2 million are available at an interest rate not to exceed 4 percent.

### **Online Business Training Programs**

The Small Business Administration offers a variety of free, online courses for individuals looking to start a business, or increase their business management skills. Access these courses at [www.sba.gov/sba-learning-platform](http://www.sba.gov/sba-learning-platform). Topics include starting a business, franchising, employee management, marketing, business management, international trade, financing, and more.

### **8(a) Business Development Program**

The 8(a) Business Development Program assists eligible socially and economically disadvantaged individuals to develop and grow their business. Businesses that have been in existence for at least two years may be eligible for the nine year program that includes counseling, training and potential federal procurement opportunities. To see if you qualify for the 8(a) BD Program, visit [www.sba.gov/8abd](http://www.sba.gov/8abd).

### **Procurement Assistance**

The Procurement Technical Assistance Center (PTAC) provides assistance to businesses who wish to contract with

local, state and federal government agencies. The PTAC provides assistance through one-on-one counseling including identifying opportunities for clients, assistance with bid and proposal preparation and post award assistance, registering in the System for Award Management (SAM) website, provide guidance on SBA's contracting certification programs and assist small businesses' local prime contractors who may wish to subcontract with them. For more information, visit [www.sba.gov/tools/local-assistance/ptac](http://www.sba.gov/tools/local-assistance/ptac).

### **SCORE- For the Life of Your Business**

The SCORE Association is a non-profit organization dedicated to entrepreneur education and the formation, growth, and success of small businesses. As a resource partner of the Small Business Administration, SCORE Association volunteers serve as "Counselors to America's Small Business." Business owners and working or retired business executives share their management and technical expertise with both present and prospective small business owners.

### **Small Business Development Center -SBDC**

The Small Business Development Center program, vital to SBA's entrepreneurial outreach, has been providing service to small businesses for more than 30 years. The South Dakota SBDC helps new entrepreneurs realize their dream of business ownership and assists existing businesses in their efforts to remain competitive. SBDC offers free one-on-one expert business advice and low-cost training by qualified small business professionals to existing and future entrepreneurs.

### **Small Business Investment Companies- SBIC**

The purpose of this program is to establish privately owned and managed investment companies, which are licensed and regulated by the U.S. Small Business Administration, provide equity capital and long term loan funds to small businesses, and provide advisory services to small businesses. See also the listing for SBDC (including contact information) in the "Regional Organizations" Section of this Directory.

### **Surety Bond Guarantee Program**

SBA guarantees bid, performance and payment bonds issued by surety companies up to \$6.5 million of the contract amount. This Federal guarantee encourages surety companies to bond small businesses who are having difficulty obtaining bonding on their own. For additional information, see [www.sba.gov/funding-programs/surety-bonds](http://www.sba.gov/funding-programs/surety-bonds).

### **U.S. Export Assistance Center**

Regional US Export Assistance Centers (USEACs) provide hands-on export marketing and trade finance support for small and medium sized companies. USEACs are a collaborative effort with the US Dept. of Commerce, Export-Import Bank of United States, the U.S. Agency for International Development, and the SBA. South Dakota's Regional Export Assistance Center is located in Minneapolis. Contact SBA-South Dakota for additional information.

### **Veterans Business Development Assistance**

SBA-South Dakota hosts a veteran business development officer who assists veterans in preparing and planning for their entrepreneurial adventures. Contact SBA-South Dakota for specific information on the services and assistance provided.

### **Women's Business Center**

The SD Center for Enterprise Opportunity (SD CEO) at Black Hills State University provides training and business assistance to current and prospective entrepreneurs, from start up to expansion, to foster economic development in S.D. Seminars, workshops, and conferences based on identified training needs are held throughout the state using a variety of delivery methods including in person presentations, teleconferencing, webinars, online and digital media methods. Additionally, the SD CEO provides initial one on one counseling. While services are available to all those interested in entrepreneurship, there is a special emphasis on women, women veterans, Native Americans, the socially and/or economically disadvantaged, and youth entrepreneurs. For more information call 605.642.6435 or visit <http://www.bhsu.edu/sdceo/>

## Federally Sponsored Entities

### **Federal Home Loan Bank of Des Moines**

800.544.3452

[www.fhlbdm.com/products-services/affordable-housing/](http://www.fhlbdm.com/products-services/affordable-housing/)

#### **Competitive Affordable Housing Program**

FHLB Des Moines member financial institutions may partner with local housing providers (sponsors) for grant funding to develop affordable housing projects. A list of South Dakota's FHLB Des Moines member institutions is available on the FHLB Des Moines web site. AHP provides grant assistance for owner occupied or rental projects for acquisition, construction, or rehabilitation. Projects are subject to income guidelines.

#### **Community Investment Advances (CIA)**

The Community Investment Advances program provides a discounted rate on funds to FHLB Des Moines member institutions. Community Investment Advances are designed to assist financial institutions and communities meet their local housing and community development needs, including the needs of low- and moderate-income families and economically depressed areas. Funds can be used for commercial lending (i.e. commercial, industrial, manufacturing, social service, public facilities projects and activities, and public and private infrastructure projects) or residential lending ( i.e. purchase, construct, rehabilitate or refinance affordable owner-occupied and rental housing).

#### **Home\$tart and Home\$tart Plus**

The FHLB Des Moines Homeownership Fund is a grant program that provides down payment and closing cost assistance to qualified homebuyers. Assisted households must be at or below 80 percent of the area median income. The fund may be used to assist households in rural or urban locations, and are not restricted to first-time homebuyers. The program makes funds available to FHLB Des Moines member financial institutions. A list of South Dakota FHLB Des Moines member institutions is available on the FHLB Des Moines website.

#### **Native American Homeownership Initiative (NAHI)**

The Native American Homeownership Initiative provides FHLB Des Moines member institutions grant funding to help eligible Native American households purchase single-family owner-occupied homes. Funding can be used for down payment and closing cost assistance, homeownership counseling cost or property rehabilitation that is part of the home purchase. Members may enroll and then reserve funds on a first-come, first-served basis, subject to availability.



## Regional Organizations (Multi-County)

### Community Action Agencies

605.773.3165

<http://dss.sd.gov/economicassistance/communityassistance/>

There are four Community Action Agencies in South Dakota providing a variety of programs serving primarily low-income individuals and families in each of their regions. Services vary by agency, but may include: clothing exchanges, food pantries, economic development revolving loan funds, energy conservation and home weatherization services, senior meals and transit, public transit, home buyer education, housing loans, home rehabilitation loans and grants, youth programs, information and referral, money management, volunteer income tax assistance, and more.

Grow South Dakota aka Northeast South Dakota Community Action Program - NESDCAP  
605-698-7654

[www.growsd.org](http://www.growsd.org)

*Serving Beadle, Brown, Campbell, Day, Edmunds, Faulk, Hand, Hughes, Hyde, Marshall, McPherson, Potter, Roberts, Spink, Stanley, Sully, and Walworth counties*

Inter-Lakes Community Action  
605-256-6518

[www.interlakescap.com](http://www.interlakescap.com)

*Serving Brookings, Clark, Codrington, Deuel, Grant, Hamlin, Kingsbury, Lake, Lincoln, McCook, Miner, Minnehaha, Moody, and Turner counties*

Rural Office of Community Services  
605-384-3883

[www.rocsinc.org](http://www.rocsinc.org)

*Serving Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Clay, Davison, Douglas, Gregory, Hanson, Hutchinson, Jerauld, Jones, Lyman, Mellette, Sanborn, Todd, Tripp, Union and Yankton counties*

Western South Dakota Community Action Agency  
605-348-1460

[www.wsdca.org](http://www.wsdca.org)

*Serving Bennett, Butte, Corson, Custer, Dewey, Fall River, Haakon, Harding, Jackson, Lawrence, Meade, Pennington, Perkins, and Ziebach counties*

### Councils of Governments - Planning and Development Districts

There are six Planning and Development Districts in South Dakota providing a variety of programs related to community, economic and business development in each of their respective regions. Planning and Development Districts are designated regions, recognized by the Economic Development Administration, to assist local communities and counties with their specific community and economic development needs. Technical and financial services provided vary by District but may include project finance, research and administration, personnel policy development, land use planning, ordinance research and development, zoning, comprehensive and capital improvement planning, strategic planning, special projects, leadership training, home and/or business loans through regional revolving loan funds, housing development and assessments, program and regulatory research, Geographic Information Systems (GIS) services, Emergency Response Planning, grant/loan packaging, Digital Rendering, road and street data collection, and other services.

### **Black Hills Council of Governments**

605.394.2681

[www.blackhillscouncil.com](http://www.blackhillscouncil.com)

*Serving Bennett, Butte, Custer, Fall River, Harding, Lawrence, Meade, Pennington, and Perkins counties.*

### **Central South Dakota Enhancement District**

605.773.2780

[www.csded.org/](http://www.csded.org/)

*Serving Haakon, Hughes, Hyde, Jackson, Jones, Stanley, and Sully counties. Outreach to Corson, Dewey, Ziebach.*

### **First District Association of Local Governments**

605.882.5115

[www.1stdistrict.org](http://www.1stdistrict.org)

*Serving Brookings, Clark, Codington, Deuel, Grant, Hamlin, Kingsbury, Lake, Miner, Moody, and Roberts counties.*

### **Northeast Council of Governments**

605.626.2595

<https://necog.org/>

*Serving Beadle, Brown, Campbell, Day, Edmunds, Faulk, Hand, Marshall, McPherson, Potter, Spink, and Walworth counties.*

### **Planning and Development District III**

800.952.3562

[www.districtiii.org](http://www.districtiii.org)

*Serving Aurora, Bon Homme, Brule, Buffalo, Charles Mix, Davison, Douglas, Gregory, Hanson, Hutchinson, Jerauld, Lyman, Sanborn, Tripp, and Yankton counties.*

### **South Eastern Council of Governments**

605.367.5390

[www.secog.org](http://www.secog.org)

*Serving Clay, Lincoln, McCook, Minnehaha, Turner, and Union counties.*

### **Lakota Funds**

605.455.2500

[www.lakotafunds.org](http://www.lakotafunds.org)

Lakota Funds provides a variety of lending products to fund the start-up or expansion of businesses on the Pine Ridge Reservation and adjacent communities. To be eligible, loan applicants must be an enrolled member of the Oglala Sioux Tribe or any federally recognized tribe, with a business based on the Pine Ridge Reservation or within 25 miles of the exterior boundaries of the Pine Ridge Reservation. Loan funds can be used for the purchase of inventory and materials, real estate purchase or renovation, working capital, or debt restructure.

#### **Business Development Assistance**

All of Lakota Funds loan products are delivered with training and customized assistance to help the business succeed.

#### **Business Line of Credit**

\$1000-\$300,000: Lakota Funds offers business lines of credit to established businesses (at least two years in business) to keep cash flow rolling, make inventory purchases, or meet other cash demands for operating.

#### **Business Loans**

\$25,001-\$300,000: Lakota Fund's Business Loans are great for existing businesses that are looking to reach new levels of success. A business plan is required or financials demonstrating three years of profitability.

### **Small Business Loans**

\$5,001-\$25,000: typically for start-up businesses and the small business owner who has a substantial need for capital. Terms up to 15 years if secured by real estate, up to 7 years if secured with equipment, and up to 5 years for working capital with a fixed interest rate.

### **Resource Conservation and Development Councils (RC&D)**

[www.sdrccd.org](http://www.sdrccd.org)

The RC&D program is a federally authorized program that has been in existence since 1964. Currently federal funding has been cut since April of 2011, however most local RC&D Councils are still providing many benefits and helping to accomplish many projects through the help of local volunteers.

The objective of the Resource Conservation and Development Program (RC&D) is to make available the resources of the USDA and other public and private partnerships, including units of local government and local nonprofit organizations, to the local RC&D Councils. RC&D is a unique program that helps people care for and protect their natural resources in a way that will improve the area's economy. The RC&D Program also aims to build relationships, create financial leverage, and increase the ability of communities to meet their resource conservation and development needs.

There are currently three active RC&D Areas in South Dakota. Technical assistance is available for RC&D sponsors and the local people to identify local community and resource needs, to develop and implement area and annual plans to address these needs, and to coordinate the federal, state and local resources needed to accomplish the individual projects in these plans. The plans address a balance of land conservation, water management, community development and land management elements.

#### **Black Hills RC&D**

605-939-8156

*Serving Butte, Custer, Fall River, Lawrence, Meade, and Pennington counties*

#### **Randall RC&D**

605-487-7037

[randallrcd@cme.coop](mailto:randallrcd@cme.coop)

*Serving Bon Homme, Brule, Buffalo, Charles Mix, Douglas, and Gregory counties.*

#### **South Central RC&D**

605-669-2222

*Serving Jones, Mellette, Todd, and Tripp counties.*

### **Rural Electric Economic Development, Inc. (REED Fund)**

605.256.4536

[reedinfo@eastiver.coop](mailto:reedinfo@eastiver.coop)

[www.reedfund.coop](http://www.reedfund.coop)

Rural Electric Economic Development, Inc. (REED) Fund provides business and community project financing in partnership with commercial and other economic development lenders to leverage private investment and make a difference in the region it serves.

Established in 1996 and governed by 26 member electric distribution cooperatives, REED assists projects that promote growth and contribute to job, business and wealth creation, as well as improve the infrastructure, community facilities/services and economic base of rural areas in eastern South Dakota.

REED makes loans to for-profit businesses, not-for-profit organizations and local governments. Projects include, but are not limited to:

- Small and medium sized business and cooperatives engaged in manufacturing, retail, service and tourism industries.
- Community projects relating to water/wastewater, healthcare, education, telecommunications, public safety, recreation and the arts.
- Producer owned business and cooperatives that add value to agriculture.
- Housing development and infrastructure for rent or sale, showing community support.
- Applicants do not need to be a member/consumer of a rural electric cooperative to apply.
- REED makes no personal loans or home loans to owner occupants

REED demonstrates the cooperative principles of commitment to community and cooperative among cooperatives in a meaningful way that adds value to the region.

### **Sioux Falls Area Community Foundation**

605.336.7055

[www.sfacf.org](http://www.sfacf.org)

The Sioux Falls Area Community Foundation attracts, manages, and distributes charitable gifts for Sioux Falls and neighboring cities and towns. This area includes Minnehaha, Lincoln, McCook, and Turner counties, and communities within a 25-mile radius of Sioux Falls. SFACF unites donors, organizations, and interests around a common goal of building permanent, charitable endowments and using the proceeds to strengthen local communities, for good, forever.

The SFACF supports nonprofit organizations and programs by making grants across a wide spectrum of charitable needs and interests. Over 200 worthy organizations and programs receive support from up to \$18 million in grants the SFACF makes annually. The Grants Committee uses proceeds from Unrestricted Community Funds, Field of Interest Funds, and Donor-Advised Funds to provide grants in areas such as: Arts and Humanities; Community Affairs and Development; Education; Environment; Health; Human Services; and Religion.

### **Small Business Development Center Network**

605-367-5757

[www.sdbusinesshelp.com](http://www.sdbusinesshelp.com)

South Dakota Small Business Development Centers (SBDC) provide a full range of confidential business counseling to the state's entrepreneurs. These services enhance the clients' potential for success, resulting in the creation and retention of jobs and wealth for South Dakotans. Services provided by the Small Business Development Centers include individualized consulting in areas such as marketing, organizational structure, accounting, financial projections, personnel, market research, business startup or acquisition, business plan development, and others. The SBDC network also offers specialized help with international trade, government procurement and continuous improvement and innovation for manufacturers.

#### **Aberdeen SBDC**

605.626.2565

Kelly Weaver – [kelly@growsd.org](mailto:kelly@growsd.org)

*Serving Beadle, Brown, Campbell, Day, Edmunds, Faulk, Hand, Marshall, McPherson, Potter, Roberts, Spink, and Walworth*

counties.

### **Brookings SBDC Satellite Office**

*(Enterprise Institute)*

605.697.5015

Tim Weelborg – [timw@sdei.org](mailto:timw@sdei.org)

### **Pierre SBDC**

605.773.2783

Bob Weyrich – [bob.weyrich@usd.edu](mailto:bob.weyrich@usd.edu)

*Serving Buffalo, Corson, Dewey, Haakon, Hughes, Hyde, Jones, Mellette, Perkins, Shannon, Stanley, Sully, Todd, and Ziebach counties*

### **Rapid City SBDC**

605.394.1706

Dona Leavens – [dleavens@wrbsc.com](mailto:dleavens@wrbsc.com)

*Serving Bennett, Butte, Custer, Fall River, Harding, Jackson, Lawrence, Meade, and Pennington counties*

### **Sioux Falls SBDC**

605.367.5757

Mark Slade – [mark.slade@usd.edu](mailto:mark.slade@usd.edu)

*Serving Lincoln, McCook, Minnehaha, and Turner counties*

### **Watertown SBDC**

605.882.5115

Belinda Engelhart – [Belinda.engelhart@usd.edu](mailto:Belinda.engelhart@usd.edu)

*Serving Clark, Codington, Deuel, Grant, Hamlin, Kingsbury, Lake, Miner, and Moody counties*

### **Yankton SBDC**

605.665.0751

Sue Stoll – [sues@districtiii.org](mailto:sues@districtiii.org)

*Serving Aurora, Bon Homme, Brule, Charles Mix, Clay, Davison, Douglas, Gregory, Hanson, Hutchinson, Jerauld, Lyman, Sanborn, Tripp, Union, and Yankton counties*

### **Southeast Enterprise Facilitation**

605.648.2909

888.233.1239

[www.sefp.com](http://www.sefp.com)

[info@sefp.com](mailto:info@sefp.com)

The Southeast Enterprise Facilitation Project (SEFP) is a 501C3 non-profit administered by a volunteer board. The only employee, a trained Enterprise Facilitator, provides regional economic development through an innovative, and grassroots approach, and raising the financial economy by assisting individuals with business development. SEFP works with non-profits and communities but mainly individuals wanting to start, expand and/or retain a business through comprehensive business planning. Services provided include business counseling, business plan development and packaging, research, industry and market identifications and development, identify and sales literature development, while working with local SBDC and banks. SEFP serves Turner and McCook counties and Menno, South Dakota, including the communities of Bridgewater, Canistota, Centerville, Chancellor, Davis, Irene, Marion, Menno, Monroe, Montrose, Parker, Salem, and Spencer.



# Local Organizations

## **Chambers of Commerce & Visitor Bureaus**

605.224.6161

800.742.8112

[www.sdchamber.biz](http://www.sdchamber.biz)

Chambers of Commerce promote economic development and tourism in their local communities. Chambers support legislation conducive to local business concerns and assist businesses with collective marketing and promotion techniques. Many chambers also publish regular newsletters, maintain resource libraries, and sponsor educational seminars.

## **Local Development Corporations**

800.872.6190

<https://sdgoed.com/about-us/local-edo-offices/>

Local Development Corporations (LDC) coordinate community economic development efforts at a local or regional level. LDC's provide a variety of services unique to each organization. Some of the services provided by many LDC's 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 housing projects; Advocate for local economic planning efforts; and Business assistance for existing and new businesses (expansion, location, infrastructure); and many LDC's administer direct loan programs through revolving loan funds.

## **Local Revolving Loan Funds**

<http://businessloanfunds.com/south-dakota-revolving-loan-funds/>

A Revolving Loan Fund, or RLF, is a source of capital that provides loans for small business or community development projects. Often, RLF loans fill a project's "financing gap," which occurs when a business lacks the funds to meet conventional financing requirements but needs additional financing. Use of funds, interest rates, terms, equity contribution requirements, and eligible recipients vary depending on the RLF and the entity managing the fund. These loan funds generally require participation or contact with a commercial bank as a partner in the project. There are currently more than 80 RLFs operating in South Dakota. Contact your local city, county, utilities, and/or economic development corporations to see if there is a Revolving Loan Fund for your area.

## **Utility Companies**

605.773.3201

[www.puc.sd.gov](http://www.puc.sd.gov)

Many utility companies offer technical and financial assistance through their economic development programs. Some of the services offered by utility companies include site selection and utility incentives for new and/or expanding businesses. Often, utility companies will work with local economic development groups to leverage resources and identify development opportunities. Utilities may also operate revolving loan funds that provide business financing assistance to new and expanding businesses in their service areas.

# Statewide Organizations and University Affiliated Organizations

## **Avera Rural Health Institute**

605.332.4725

[www.avera.org/about/member-services/rural-health-institute/](http://www.avera.org/about/member-services/rural-health-institute/)

Avera Rural Health's focus is to collaborate with community leaders and other agencies to help identify solutions to challenges that impact the community's access to health care through educational programs, strategic community health planning, leadership development, and grant writing. Avera Rural Health serves communities throughout the region. Avera Rural Health also serves as an advocate for public policies and programs that increase access to health services and promote health and safety for rural residents.

## **Center for Business, Entrepreneurship, and Tourism**

605.642.6398

<https://www.bhsu.edu/Centers/CBET>

[CBET@BHSU.edu](mailto:CBET@BHSU.edu)

Since 2008 the Black Hills State University Center for Business, Entrepreneurship, and Tourism (CBET) has provided the knowledge, support, and networking that students and members of the community need in order to start or grown their businesses. Whether you have already started your own business, or it is just an idea itching in the back of your head, CBET has resources for you.

Through our association with Black Hills State University, CBET provides access to existing databases of industry research, and can offer assistance in the collection of data specific to your business. Our faculty experts provide training and support with regard to conducting your own industry analysis, identifying your market and customer needs, refining your value proposition, understanding financing options, making realistic forecasts, and putting it all together into your business plan.

Most importantly, CBET serves to connect the university and the broader black hills community. Working in partnership with other groups on campus, CBET regularly brings in guest speakers and hosts a variety of innovative events related to both entrepreneurship and the tourism industry. Overall, CBET is proud to promote faculty and student engagement with the community and to strengthen the university's impact within the region. For more information please contact [CBET@BHSU.edu](mailto:CBET@BHSU.edu).

## **Dakota Resources**

605.978.2804

[www.dakotaresources.org](http://www.dakotaresources.org)

Dakota Resources is a nonprofit CDFI based in Renner with remote locations throughout South Dakota. We're supporting a thriving rural by empowering local communities. Our programs lead to stronger capacity, connections and confidence for local individuals, organizations and entrepreneurs.

### **Capital Lending Program**

Our Capital Lending Program provides flexible loans and free financial coaching to qualifying local economic development organizations. Communities use this program to spark new economic development and maintain financial sustainability.

### **Rural Community Learning Network**

Our Rural Community Learning Network is an online and in-real-life platform for local economic development leaders. Members use this network to grow their skills, connect to experts, share ideas and tools, and belong to a community of practice like never before.

## **Empower Community Coaching**

Our Empower Community Coaching program brings our team to your community to help involve more people and empower local action. Communities use this program to change the way they make decisions together and get things done.

## **RuralX**

RuralX is an annual conference where rural changemakers and community shapers gather to experience what's possible in their communities.

## **Dakota Rising**

Our Dakota Rising program helps rural communities support existing local businesses with tools, strategies and a Fellowship for high-impact entrepreneurs.

## **Dakotas America, LLC**

605.978.2804

[www.dakotasamerica.com](http://www.dakotasamerica.com)

Dakotas America is a rural Community Development Entity (CDE) certified by the CDFI Fund. Dakotas America has a national service area and utilizes the federal New Markets Tax Credit (NMTC) Program to incentivize community development and economic growth through the use of tax credits that attract private investment to distressed communities.

## **Enterprise Institute**

605.697.5015

[www.sdei.org](http://www.sdei.org)

The Enterprise Institute is a private, non-profit corporation that provides customized business development and commercialization services to researchers, inventors, and start-up companies in South Dakota. The Institute offers specialized fee-based services to entrepreneurs seeking equity financing and to researchers and inventors that need preliminary commercialization assistance. The Institute is credited with formalizing angel investing in South Dakota by organizing and administering angel investment funds which provide early-stage capital to emerging growth companies in the region. To date, the Institute has created 11 funds with a capitalization of over \$13 million and 250 unique investors. The Institute also hosts the state's largest entrepreneurship conference - Innovation Expo ([www.sdinnovationexpo.com](http://www.sdinnovationexpo.com)) in Sioux Falls and Rapid City.

## **Angel Fund Network**

The Enterprise Institute organizes and administers angel investment funds which provide early-stage capital to emerging growth companies in the region. These formal investment funds act as a network throughout the state to source local deal flow. These funds pool the intellectual and financial resources of accredited individuals and institutional investors.

These angel funds in South Dakota include:

- 1) Black Hills Regional Angel Fund, LLC (Black Hills)
- 2) Black Hills Regional Angel Fund II, LLC (Black Hills)
- 3) Falls Angel Fund, LLC (Sioux Falls)
- 4) Great Opportunities, LLC (Statewide)
- 5) Hub City Capital (Aberdeen)
- 6) Kapeska Capital, LLC (Watertown)
- 7) Park Capital Fund I, LLC (Brookings)
- 8) Prairie Winds Capital, LLC (Sioux Falls)

- 9) SDSU/Brookings Angel Fund, LLC (Brookings)
- 10) SDSU/Brookings Angel Fund II, LLC (Brookings)
- 11) Twin Bridges Capital, LLC (Yankton)

## **Business Development Assistance**

The Enterprise Institute assists with the establishment of entrepreneurial growth enterprises in the region. The Institute supports this objective through a variety of technical assistance services including educational and training opportunities such as symposiums, conferences, and entrepreneurship courses. Other technical assistance services include competitive analysis, market assessment and analysis, business plan editing and evaluation, presentation preparation, and financial assessment.

## **Manufacturing & Technology Services (MTS)**

Manufacturing Extension Partnership (MEP)

605.274.9756

[www.sdmanufacturing.com](http://www.sdmanufacturing.com)

South Dakota Manufacturing & Technology Solutions (MTS) works with manufacturers to expand their capabilities to grow, innovate and achieve operational excellence to enhance profits. MTS assists manufactures in the areas of leadership development, business strategies, finance and accounting, sales and marketing, workforce, Quality systems, production and operations and technology adoption.

Collectively the MTS Business Advisors have over 150 years of manufacturing experience with an average of over 30 years per Advisor. We are driven to help South Dakota manufactures become the best in their markets.

### **Aberdeen Office**

605-.228.0414

*Kellie Ecker, Business Advisor*

[kellie.ecker@usd.edu](mailto:kellie.ecker@usd.edu)

### **Rapid City Office**

605.716.0006

*Brad Fischer, Business Advisor*

[brad.fischer@usd.edu](mailto:brad.fischer@usd.edu)

### **Sioux Falls Office**

605.367.5757

*Don Cuperus, Center Director*

[don.cuperus@usd.edu](mailto:don.cuperus@usd.edu)

*Trevor Weinrich, Business Advisor*

[keith.deibert@usd.edu](mailto:keith.deibert@usd.edu)

### **Brookings Office**

605-.695.0207

*Travis Thiex, Automation Engineer*

[travis.thiex@usd.edu](mailto:travis.thiex@usd.edu)

*Chad Goldammer, Finance Business Advisor*

[chad.goldammer@usd.edu](mailto:chad.goldammer@usd.edu)

## **Prairie Family Business Association**

605.782.3225

[www.fambus.org](http://www.fambus.org)

The Prairie Family Business Association provides quality educational resources and networking opportunities which assist business-owning families and their advisors in understanding the unique issues that are part of the family business system. The Prairie Family Business Association was founded in 1993 as South Dakota Family Business Initiative with the express mission of enhancing the long-term survival and success of its family business members. This focus is maintained through involving, educating, and recognizing the accomplishments of our members, building alliances with complementary organizations, and sharing resources with potential members. Implementation of this mission is through a continuous series of life-long education programs. The cornerstone of these events is the annual Prairie Family Business Conference, with an integral part of all educational programs being the networking opportunities where family business members learn from each other.

## **Procurement Technical Assistance Center (PTAC)**

605.367.5252

[www.sdbusinesshelp.com/procurement-technical-assistance-center/](http://www.sdbusinesshelp.com/procurement-technical-assistance-center/)

The Procurement Technical Assistance Center (PTAC) provides technical expertise to South Dakota businesses interested in bidding on and receiving federal, state and local government contracts. A specialty center of the South Dakota SBDC, PTAC provides free government contracting assistance to South Dakota businesses. PTACs form a nationwide network of dedicated procurement professionals working to provide the best value goods and services to government agencies.

### **Sioux Falls PTAC (Headquarters)**

605.367.5252

Kareen Dougherty, Director

[Kareen.Dougherty@usd.edu](mailto:Kareen.Dougherty@usd.edu)

### **Pierre PTAC**

605.773.2783

Bob Weyrich, Consultant

[Bob.Weyrich@usd.edu](mailto:Bob.Weyrich@usd.edu)

### **Rapid City PTAC**

605.716.0010

Amy Meyer, Consultant

[ameyer@tie.net](mailto:ameyer@tie.net)

### **Yankton PTAC**

605.665.4408

Fred Binder, Consultant

[FredB@districtiii.org](mailto:FredB@districtiii.org)

## **SDSU State Data Center (SDC)**

605.688.4132

<https://www.sdstate.edu/sociology-rural-studies/census-data-center>

South Dakota State Data Center (SDC), housed in the Department of Sociology and Rural Studies at South Dakota State University, delivers resources that support innovative research on local and regional communities. As the U.S. Census Bureau's official state partner, the Center provides South Dakotans with federal, state, and local population information concerning family, education, government, agriculture, business, and employment. The Center collaborates with agencies from state and local governments, non-profit organizations, and communities on rigorous research and its policy implications. The Center's affiliated faculty and professionals have expertise in survey design and implementation, statistical modeling, and spatial data analysis. The Center also offers training in how to use Census programs and products.

## **SDSU Engineering Extension, OSHA On-Site Consultation Program**

605-688-4101

[www.sdstate.edu/engineering-extension](http://www.sdstate.edu/engineering-extension)

Worker safety is essential to running a successful business. Our consultants help employers make sense of the Occupational Safety and Health Administration (OSHA) regulations.

Consultation visits are free and confidential for employers in the state. A safety and health professional will assist with finding and fixing hazards in the workplace, developing safety and health programs, and training employees.

We can provide air sampling for any regulated hazardous substance. We can also perform complete noise studies of your workplace. These services are also at no cost to the employer and can save you thousands of dollars.

The employer's only obligation is to correct unsafe or unhealthy working conditions within a reasonable time. Attention to workplace safety and health not only protects employees, it protects your business. Contact our office for a FREE On-Site Consultation Visit.



## **SDSU Extension**

605.688.4792

<https://extension.sdstate.edu>

As the outreach arm of South Dakota State University, SDSU Extension serves as a lifelong education network that provides farmers, ranchers, agribusiness, communities, families and youth with the research-based information and education that they need to be successful. Through our extensive, statewide network of dedicated professionals, SDSU Extension delivers educational and technical resources to assist South Dakotans in meeting their needs through innovative and transformative strategies and solutions.

SDSU Extension provides educational resources in agriculture with an emphasis in agronomy production, pest management, livestock production, farm business management, rangeland management, and horticulture. In addition, SDSU Extension offers community development capacity building by emphasizing local leadership development and regional economic capacity building. SDSU Extension addresses issues related to family with emphasis in nutrition, food safety, family resource management and gerontology. SDSU Extension is the home of the South Dakota 4-H program and offers a variety of youth development and youth leadership opportunities. SDSU Extension is based on the campus of South Dakota State University in Brookings along with eight regional extension Centers in Aberdeen, Lemmon, Mitchell, Pierre, Rapid City, Sioux Falls, Watertown, or Winner.

## **South Dakota Agriculture & Rural Leadership, Inc (SDARL)**

Lori Cope, Executive Director: 605.216.6178

Don Norton, CEO: 309-259-0047

[www.sdagleadership.com/](http://www.sdagleadership.com/)

South Dakota Agriculture and Rural Leadership Foundation (SDARL) identifies and develops leadership for agriculture and rural communities to enhance the quality of life for all South Dakotans. SDARL provides three levels of leadership training: an intensive study and training program for future agricultural and rural leaders of South Dakota in an 18-month series of 12 seminars; the “Graduate Experience” for graduates of that program; and “Leadership 2.0” seminars for organizations that require half-and-full day leadership development training. Tuition and fees apply.

## **South Dakota Association of County Officials**

605.224.4554

[www.sdcounties.org](http://www.sdcounties.org)

The South Dakota Association of County Officials (SDACO) provide a variety of technical services to their members including dissemination of information important to counties, and education/training on issues and procedures related to county governance.

## **South Dakota Association of Rural Water Systems**

605.556.7219

[www.sdarws.com](http://www.sdarws.com)

The South Dakota Association of Rural Water Systems (SDARWS) provides a variety of lobbying, regional system organization, training, technical assistance and public relations services for water and wastewater systems.

## **South Dakota Association of Towns & Townships**

605.353.1439

[www.sdtownships.com](http://www.sdtownships.com)

The South Dakota Association of Towns and Townships provides a variety of technical assistance services to its members including individualized problem solving, town and township management and operations training, ordinance enforcement, and election procedures.

## **South Dakota Center for Enterprise Opportunity**

### **Women's Business Center**

605.642.6435

[www.bhsu.edu/sdceo](http://www.bhsu.edu/sdceo)

The SD Center for Enterprise Opportunity (SD CEO) at Black Hills State University provides comprehensive business assistance, education, counseling, and training to aspiring and established entrepreneurs from start-up to expansion to foster economic development and create jobs in South Dakota. Seminars, workshops, and conferences based on identified training needs are held throughout the state using a variety of delivery methods including in person presentations, teleconferencing, webinars, and online and digital media methods. Additionally, the SD CEO provides initial one on one counseling. While services are available to all those interested in entrepreneurship, there is a special emphasis on women, women veterans, Native Americans, the socially and/or economically disadvantaged, and youth entrepreneurs. For more information call 605.642.6435 or visit [www.bhsu.edu/sdceo](http://www.bhsu.edu/sdceo).

## **South Dakota Chamber and Economic Development Council**

605.260.8215

[www.sdchamber.biz](http://www.sdchamber.biz)

The South Dakota Chamber and Economic Development Council (SDCEDC) was formed for the purpose of promoting the education and professional growth of its members in management techniques and principles of economic, industrial, and community development. SDCEDC serves as a forum for the analysis and advocacy of issues and programs affecting the business climate in South Dakota and the communication of its positions with South Dakota's state and local leaders.

## **South Dakota Community Foundation**

800.888.1842

605.224.1025

[www.sdcommunityfoundation.org](http://www.sdcommunityfoundation.org)

### **SDCF Technical Assistance Services**

The South Dakota Community Foundation promotes philanthropy, receives and administers charitable gifts and invests in a wide range of programs promoting the social and economic well-being of the people of South Dakota. The Foundation works with communities to establish and capitalize community foundation funds; these funds can be used for local economic and community development efforts. For additional information go to [www.sdcommunityfoundation.org/giving/for-professional-advisors](http://www.sdcommunityfoundation.org/giving/for-professional-advisors).

### **SDCF Unrestricted Grants Program**

The South Dakota Community Foundation (SDCF) makes grant awards from its unrestricted fund in the areas of economic development, human services, health, education and cultural programs. Grant applications are accepted anytime and awards are made within a 90 day time period after Letter of Inquiry approval. For additional information go to [www.sdcommunityfoundation.org/grants/south-dakota-fund-grant](http://www.sdcommunityfoundation.org/grants/south-dakota-fund-grant).

### **Community Innovation Grants**

The SDCF has partnered with the Bush Foundation to offer Community Innovation Grants. These grants support communities using problem-solving processes that lead to more effective, equitable and sustainable solutions. Recipients are selected in three rounds each year. Please visit [www.sdcommunityfoundation.org/grants/community-innovation-grants](http://www.sdcommunityfoundation.org/grants/community-innovation-grants) to learn more about Community Innovation Grants and the application schedule.

## **Nonprofit Savings Account**

The SDCF is issuing challenge grants to help create new designated funds for each of the successful interested applicants. The challenge is to raise \$80,000 in new money in two years. If done within the specific timeframe (October 1 start date), a \$20,000 grant from SDCF will be added to the applicant's new fund. This will create a \$100,000 endowment to benefit your nonprofit agency. Applications for these grants will be accepted May 1 through June 30<sup>th</sup> each year. Successful candidates will be announced in August. You can access more information online at [www.sdcommunityfoundation.org/initiatives/sd-nonprofit-capacity-building-program](http://www.sdcommunityfoundation.org/initiatives/sd-nonprofit-capacity-building-program).

## **South Dakota Export Assistance Center**

US Commercial Service

605.330.4265

[Cinnamon.King@trade.gov](mailto:Cinnamon.King@trade.gov)

<https://www.trade.gov/south-dakota-sioux-falls>

The South Dakota Export Assistance Center is a federal agency of the U.S. Department of Commerce. Based in Sioux Falls, the center offers export counseling and a variety of export facilitation assistance services to businesses throughout South Dakota. Businesspersons wanting assistance in getting started exporting or expanding into additional overseas markets should contact the Export Assistance Center. With offices in every state in the US and in 75 countries all over the world, this agency has the resources to help companies with all their export needs.

## **South Dakota International Trade Center (ITC)**

605.338.3424

<http://sdbusinesshelp.com/international-trade-center/>

The South Dakota International Trade Center (ITC) is a statewide program that provides export and import assistance that includes determining capabilities and opportunities, logistics, financing, and compliance to South Dakota businesses that conduct international trade. It also provides linkages to other resources such as local lenders, SBA District Export Finance Officers, Ex-Im Bank personnel, and U.S. Commercial Service (U.S. Department of Commerce). The ITC serves as an advocate of international trade, host of foreign and domestic dignitaries, serves as an international trade resource, and is the provider of international trade seminars and workshops throughout the year.

The ITC specializes in providing a wide variety of free services to our state's exporting and importing businesses. It is funded in part through the South Dakota Governor's Office of Economic Development, South Dakota's Small Business Development Center, U.S. Small Business Administration, Sioux Falls Area Chamber of Commerce, and the Sioux Falls Development Foundation.

## **South Dakota Municipal League**

605.224.8654

[www.sdmunicipalleague.org](http://www.sdmunicipalleague.org)

The South Dakota Municipal League provides a variety of technical assistance services for member municipalities including individualized problem solving, cash investment and risk management, municipal governance instruction, web site development, ordinance codification, public procurement, election procedures, and others.

## **South Dakota Small Business Innovative Research (SBIR) CENTER**

605.367.5757

<http://sdbusinesshelp.com/small-business-innovation-research/>

### **Business Development Assistance**

The South Dakota SBIR Center assists small businesses, entrepreneurs, researchers, and students in securing federal grants and contracts for research leading to the creation of new products and processes. Services

provided by the South Dakota SBIR Center include SBIR education outreach, funding opportunity identification, federal registrations, SBIR strategic planning, SBIR & STTR proposal preparation, and networking university and business resources to foster research, development and commercialization opportunities.

## **SBIR Grants**

The Small Business Innovative Research Program (SBIR) was established to provide increased opportunities for small businesses to:

- (1) Meet federal R&D needs
- (2) Increase employment
- (3) Encourage participation in technological innovation by socially and economically disadvantaged persons
- (4) Increase private-sector commercialization of innovations derived from federal R&D.

There are eleven federal agencies that participate in the SBIR program and publish at least one call for proposals annually. The SBIR program stipulates that agencies must reserve 3.2% of their 2017 extramural R&D budget for small business competitions. Approximately \$2.5 billion is awarded to small businesses annually through 1000's of awards. The South Dakota SBIR Center assists small businesses and individuals to identify and apply for SBIR funding opportunities. Contact us for assistance.

## **South Dakota Value-Added Agriculture Development Center**

605.224.9402

[www.sdvalueadded.coop](http://www.sdvalueadded.coop)

The South Dakota Value Added Agriculture Development Center (VAADC) fosters creation of value-added concepts by delivering technical assistance services to help emerging and existing ag-businesses through development phases and operational strategies. VAADC provides comprehensive feasibility assessment, business planning and funding expertise to equip clients with skills and strategies needed to plan and operate their start-up and expanding entities. VAADC offers 20 years of experience across all ag sectors and draws on professional industry partners and programs for shared resources to establish successful ventures.

## National Organizations

### **Community Transportation Association of America**

202.415.9682

800.891.0590

[www.ctaa.org](http://www.ctaa.org)

### **Transportation Lending Services Corporation**

The Transportation Lending Services Corporation provides low-interest financing for Capital Funds and Business Operating Funds. Capital Fund financing is available for transportation and railway facilities, multimodal facilities, community centers/health and human services/ co-locations, vehicles, and local share financing for federal grants and contracts. Business Operating Fund financing is available for micro-loans for transit small business fund, transit software and hardware, working capital loans, insurance and self-insurance financings, and gap financing. CTAA can also provide hands-on technical assistance to rural communities and tribal organizations. Contact CTAA for more information.

### **Heartland Center for Leadership Development**

402.474.7667

800.927.1115

[www.heartlandcenter.info](http://www.heartlandcenter.info)

The Heartland Center for Leadership Development provides a variety of consulting services to public, private and nonprofit organizations. The Center provides workshops, courses, publications and/or training in areas such as leadership development, community development, facilitation, strategic planning, evaluation, and training for practitioners.

### **Housing Assistance Council**

202.842.8600

816.880.0400

[www.ruralhome.org](http://www.ruralhome.org)

Since 1971, the Housing Assistance Council (HAC) has worked with local nonprofits, private entities, and governments to help improve the housing conditions of low-income rural residents. As a certified Community Development Financial Institution, HAC makes short-term loans at below market interest rates to local nonprofits, for-profits, and government entities developing affordable ownership and rental housing for low-income, rural residents. HAC's loans enable borrowers to acquire land, pay architectural and environmental fees, and cover other costs that arise before construction loans are available. HAC's training and technical assistance focuses on developing the capacity of local leaders in nonprofit organizations to help their own communities. HAC offers information about rural housing policy and practice through its popular website, free biweekly newsletter, quarterly magazine, numerous other publications, and strong social media presence.

### **National American Indian Housing Council**

800.284.9165

202.789.1754

[info@naihc.net](mailto:info@naihc.net)

[www.naihc.net](http://www.naihc.net)

NAIHC promotes and supports Native housing entities in their efforts to provide culturally relevant and quality affordable housing on behalf of Native people. NAIHC services to its members and the general public include

advocacy for housing opportunities and increased funding for Native American housing and community development programs, training in many areas of Native housing management, on-site technical assistance for Native housing professionals, and research and information services related to Native housing issues and programs.

### **NeighborWorks America**

202.760.4000

816.714.1210

[www.neighborworks.org](http://www.neighborworks.org)

#### **The NeighborWorks® Network**

NeighborWorks America® is the country's preeminent leader in affordable housing and community development. The NeighborWorks America mission is to create opportunities for lower-income people to live in affordable homes, improve their lives, and strengthen their communities. NeighborWorks America provides grants, programmatic support, training and technical assistance to the NeighborWorks network – more than 240 independent, community-based nonprofit organizations in every state, including Washington, DC and Puerto Rico. More than one-third of these organizations serve rural communities.

The South Dakota members of the NeighborWorks network are served by the Midwest Region, which has offices in Kansas City. The NeighborWorks network in South Dakota includes GROW South Dakota and NeighborWorks Dakota Home Resources.

### **Rocky Mountain Trade Adjustment Assistance Center**

303.499.8222

[www.rmtaac.org](http://www.rmtaac.org)

The Trade Adjustment Assistance for Firms (TAA for Firms) program is a federal grant program designed to help import-impacted U.S. firms develop and implement business recovery strategies to strengthen their competitiveness in the global marketplace. Benefits of the Program include up to \$75,000 in grant funds, 50/50 cost sharing for strategic projects, exclusive program for small-to-medium sized U.S. firms, objective assessment of business operations from experienced business professionals, ongoing support and commitment for two to three years to help you navigate through change and manage the process to a successful outcome.

Congress established the TAA for Firms program with the Trade Act of 1974, in an effort to assist U.S. firms negatively impacted from increases in foreign imports. TAA for Firms is a cost sharing federal grant program that pays a portion of professional consultant expenses or industry-specific expert services for projects that improve a firm's competitiveness, thereby increasing sales and creating U.S. jobs.



# SOUTH DAKOTA

GOVERNOR'S OFFICE OF ECONOMIC DEVELOPMENT

711 EAST WELLS AVENUE, PIERRE, SOUTH DAKOTA 57501

SDGOED.COM • 800-872-6190

