

# Who We Are

GROW South Dakota consists of three legally separate 501 (c)(3) private non-profit agencies with three separate governing boards dating back to 1966. We excel at providing housing, community, and economic development to 10,000 customers annually.

## HOW TO APPLY:

Applications are required for all of our programs and can be found on our website: [www.growsd.org](http://www.growsd.org). Apply online under the "Account Login" section.

This brochure is provided for informational purposes only. This publication is not intended as an offer or an acceptance for any offer to loan funds or provide any services to the recipients of this brochure.

Throughout the year, all programs have varying income guidelines, service areas, and eligibility restrictions. Availability and sources of funds may vary.

## PRIVACY POLICY

We value you as a customer and take your personal privacy seriously. We will inform you of our policies for collecting, using, securing, and sharing nonpublic personal information.



*GROWing sustainable communities through housing, community and economic development.*



This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at: [http://www.ascr.usda.gov/complaint\\_filing\\_cust.html](http://www.ascr.usda.gov/complaint_filing_cust.html), and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: mail at U.S. Department of Agriculture, Office of the Assistant Secretary for Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at [program.intake@usda.gov](mailto:program.intake@usda.gov).

*Connect with us!*

@GROWSouthDakota



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## HOUSING



### Homeownership Education

Offering online and individual education for homeownership. We also offer one on one pre-purchase, rental counseling, and financial management for homeowners.

### Home Mortgage Loans

Supporting individuals and families making their dream of homeownership come true with the financing of a home purchase. Loans are available upon approval of credit history, repayment ability, and other underwriting conditions.

### Down Payment Assistance

Potential homeowners may be eligible for a down payment or closing cost loan for the purchase of a home.

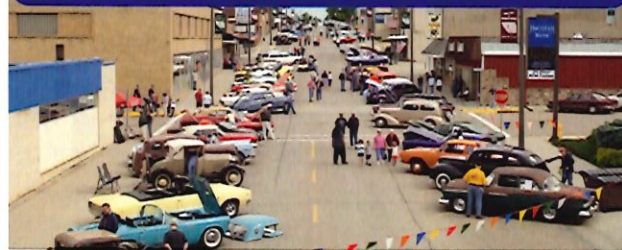
### Weatherization Assistance Program

Weatherization is a service to assist individuals in providing energy efficient measures in their homes. Income guidelines determine eligibility.

### Furnace Repair and Replacement

Applicants in owner-occupied homes who are eligible participants of the South Dakota Low income Energy Assistance Program may qualify to have their furnaces repaired or replaced.

## COMMUNITY



### Community Development

Technical assistance is provided to rural communities that want to move forward in community, housing, and economic development.

### Emergency Services

Assistance can be provided for rent, utilities, or other emergency needs. Income and program guidelines apply.

### Governor's House

GROW South Dakota is a marketing representative for The Governor's House Program, which was created as a way to provide reasonably sized, affordable homes to income-qualified individuals and families.

### Digital Literacy

Courses are offered to renew or expand your knowledge of the digital world. We have multiple courses to fit a variety of needs and can work with you on a one-on-one basis.

### Home Improvement Program

Funding provides repairs to constructed homes on a permanent foundation for low-to-moderate income households. An inspection of the home determines eligible repairs and a forgivable mortgage may be required.

## ECONOMIC DEVELOPMENT



### Business Loans

GROW South Dakota provides loans for start up or expanding businesses. Loans are secured by collateral. Applicants must demonstrate a positive cash flow and provide a business plan.

### Business Coaching

GROW South Dakota offers one-to-one coaching for businesses looking to startup or expand.

### Small Business Development Center

*(Supported by GROW South Dakota)*

SBDC offers no cost confidential business management consulting services to support potential and existing businesses in South Dakota. The Center assists clients in developing their business plans, preparing financial projections, or addressing other issues the small business person may face.

### GROW SD Foundation

The foundation supports the programs and services that our agency offers. Donations are placed in a permanent endowment and the revenue generated comes back to the agency annually.