

SOUTH DAKOTA APEX

**AGRICULTURAL PROCESSING AND
EXPORT LOAN PROGRAM
LOAN PROGRAM ADDENDUM**

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South Dakota

GOVERNOR'S OFFICE OF

ECONOMIC DEVELOPMENT



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EDITION 2/06

South Dakota Agricultural Processing and Export Loan Program (APEX)

General Purposes:

The purpose of the APEX Loan program is to encourage and assist the development of companies in communities which have a population of 25,000 or less which add value to raw agricultural products through processing. It is also designed to assist in the export of those products outside the state, create new wealth in South Dakota and increase employment in rural areas. Businesses assisted through this program will, to the maximum extent practical, employ low income persons, farm families or displaced farm families, and use products as well as provide services to the farm community. The APEX Program is jointly funded by the USDA Rural Development(USDA RD) and the REDI Fund.

Eligible Applicants:

All for-profit businesses or non-profit businesses that will:

- Use South Dakota grown or produced agricultural product as at least 50% of the raw materials;**
- Export a minimum of 75% of its product to entities outside the State of South Dakota or replace an import,**
- Locate in a community with a population of less than 25,000**;
- Employ low income persons, farm families or displaced farm families when possible;
- Provide new wealth by expansion of markets and production;
- Not be in direct competition with existing local businesses.

**A waiver may be granted by the EDFFA for one of these three requirements.

Costs Eligible for Participation:

- Purchase of land, building and associated site improvements;
- Purchase of equipment.

Costs which are Prohibited by APEX

- Refinancing of existing debt; and,
- Crop and livestock production.
- Trade receivables;
- Inventory;
- Other working capital needs.

The Economic Development Finance Authority (EDFA), which administers the program, requires specific information on the application. Applicant must complete the entire REDI Fund application and APEX addendum to be considered for a loan.

How the Program Works:

The APEX Program may provide up to 75 percent of the total project cost and requires the applicant to secure the other funds before applying to the Finance Authority for an APEX loan including a 10 percent minimum equity contribution. Fixed asset collateral is required to secure an APEX loan.

Interest rate is three percent, depending upon the risk of the project and the amount of participation by APEX. The interest rate will be determined by EDFA at loan consideration and will be fixed for the life of the loan. The terms of the loans are for a maximum of 20 years, but will be set to the useful life of the assets.

APEX Program participation is based on the economic impact the project will have on the community and the state, the number and quality of primary jobs created and the processing of a South Dakota agricultural product and its export outside the state.

Generally, within 30 days after the GOED receives a complete application the board will make a decision on the loan. The application will then be submitted to USDA RD for approval and they, in turn will approve or disapprove the proposal within 15 days.

How to Apply:

For more information, please contact the Governor's Office of Economic Development (GOED) at 711 East Wells Avenue, Pierre, SD 57501-3369 or call (605) 773-3301 and ask for the Finance Division.

AGRICULTURAL EXPORT AND TRADE LOAN

PROGRAM ADDENDUM

SECTION 1. CONFIDENTIALITY STATEMENT

South Dakota Codified Laws 1-16B-14.1. EXEMPTION OF DOCUMENTARY MATERIAL AND DATA INVOLVING TRADE SECRETS, ETC., FROM DISCLOSURE - Consideration by authority in executive session. Any documentary material or data made or received by the Economic Development Finance Authority for the purpose of furnishing assistance to a business, to the extent that such material or data consists of trade secrets or commercial or financial information regarding the operation of such business, may not be considered public records, and shall be exempt from disclosure. Any discussion or consideration of such trade secrets or commercial or financial information may be held by the Economic Development Finance Authority in executive session.

SECTION 2. LOAN PROCESSING FEE

Applicant hereby agrees that should this application be considered by the EDFA Board, a fee not to exceed one and a half percent (1.5%) of the loan amount applied for may be assessed by the Board for any costs incurred including but not limited to staff time, filing/recording fees, and outside legal counsel. This fee shall be due and payable even though the application is denied, or is not closed or funded.

Note: Should the application be denied and no outside costs or fees are incurred by the GOED, this fee WILL NOT BE ACCESSED.

SECTION 3. CERTIFICATION

All information contained above and in schedules attached hereto are true and complete to the best knowledge and belief of the applicant. There is no intent to deceive or defraud the Economic Development Finance Authority or any potential participant in any loans to finance this project.

The applicant recognizes that the GOED or Economic Development Finance Authority may not process any application that is not complete. Incomplete applications will be returned to the applicant for completion.

The Applicant also recognizes that Chapter 68:02:01:23 of the South Dakota Administrative Rules states that "notwithstanding any assurance, guarantee, communication, or representation to be contrary there shall be no commitment of any loan program without specific authorization of the Economic Development Finance Authority. Only the Board may make an award from the loan program to the applicant."

The Applicant also recognizes that notwithstanding any assurance, guarantee, communication, or representation to the contrary, there shall be no commitment of the APEX Fund without specific authorization of the EDFA and USDA RD.

IS APPLICANT A U.S.CITIZEN? _____ Yes _____ No

APPLICANT BUSINESS: _____

OFFICER'S SIGNATURE: _____

OFFICER'S NAME/TITLE: _____

TELEPHONE NUMBER: _____ DATE: _____

SECTION 6: INSURANCE (please attach)

a) USDA RD regulations require that the applicant carry hazard insurance in an amount that is at least the lesser of the depreciated replacement value of the property being insured or the amount of the loan, with a standard mortgage clause naming the EDFA as beneficiary. Include an agreement to implement this insurance if the loan is approved.

b) Key man life, which may be decreasing term insurance, may be required for the principals and key employees, and will be pledged to EDFA. Include a schedule of life insurance available for the benefit of the loan.

SECTION 7. ASSURANCE OPPORTUNITY (see attached)

Please complete form RD 400-4, included with this application.

SECTION 8. ENVIRONMENTAL REQUIREMENTS (see attached)

Please complete form RD 1940-20, included with this application.

SECTION 9. JOB CREATION CERTIFICATION(see attached)

REQUEST FOR ENVIRONMENTAL INFORMATION

Name of Project
Location

Item 1a. Has a Federal, State, or Local Environmental Impact Statement or Analysis been prepared for this project?

Yes No Copy attached as EXHIBIT I-A.

1b. If "No." provide the information requested in Instructions as EXHIBIT I.

Item 2. The State Historic Preservation Officer (SHPO) has been provided a detailed project description and has been requested to submit comments to the appropriate Rural Development Office. Yes No Date description submitted to SHPO _____

Item 3. Are any of the following land uses or environmental resources either to be affected by the proposal or located within or adjacent to the project site(s)? (Check appropriate box for every item of the following checklist).

	Yes	No	Unknown		Yes	No	Unknown
1. Industrial.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	19. Dunes.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Commercial.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	20. Estuary.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Residential.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	21. Wetlands.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Agricultural.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	22. Floodplain.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Grazing.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	23. Wilderness.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Mining, Quarrying.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>(designated or proposed under the Wilderness Act)</i>			
7. Forests.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	24. Wild or Scenic River.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Recreational.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>(proposed or designated under the Wild and Scenic Rivers Act)</i>			
9. Transportation.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	25. Historical, Archeological Sites.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Parks.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>(Listed on the National Register of Historic Places or which may be eligible for listing)</i>			
11. Hospital.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	26. Critical Habitats.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Schools.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>(endangered/threatened species)</i>			
13. Open spaces.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	27. Wildlife.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
14. Aquifer Recharge Area.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	28. Air Quality.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Steep Slopes.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	29. Solid Waste Management.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
16. Wildlife Refuge.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	30. Energy Supplies.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
17. Shoreline.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	31. Natural Landmark.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
18. Beaches.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<i>(Listed on National Registry of Natural Landmarks)</i>			
				32. Coastal Barrier Resources System.....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Item 4. Are any facilities under your ownership, lease, or supervision to be utilized in the accomplishment of this project, either listed or under consideration for listing on the Environmental Protection Agency's List of Violating Facilities? Yes No

(Date)

Signed: _____
(Applicant)

(Title)

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0094. The time required to complete this information collection is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

EQUAL OPPORTUNITY AGREEMENT

This agreement, dated _____ between _____

(herein called "Recipient" whether one or more) and United States Department of Agriculture (USDA), pursuant to the rules and regulations of the Secretary of Labor (herein called the 'Secretary') issued under the authority of Executive Order 11246 as amended, witnesseth:

In consideration of financial assistance (whether by a loan, grant, loan guaranty, or other form of financial assistance) made or to be made by the USDA to Recipient, Recipient hereby agrees, if the cash cost of construction work performed by Recipient or a construction contract financed with such financial assistance exceeds \$10,000 - unless exempted by rules, regulations or orders of the Secretary of Labor issued pursuant to Section 204 of Executive Order 11246 of September 24, 1965.

1. To incorporate or cause to be incorporated into any contract for construction work, or modification thereof, subject to the relevant rules, regulations, and orders of the Secretary or of any prior authority that remain in effect, which is paid for in whole or in part with the aid of such financial assistance, the following "Equal Opportunity Clause":

During the performance of this contract, the contractor agrees as follows:

- (a) The contractor will not discriminate against any employee or applicant for employment because of race, color, religion, sex or national origin. The contractor will take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex or national origin. Such action shall include, but not be limited, to the following: employment, upgrading, demotion or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the USDA setting forth the provisions of this nondiscrimination clause.
- (b) The contractor will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to race, color, religion, sex or national origin.
- (c) The contractor will send to each labor union or representative of workers with which he has a collective bargaining agreement or other contract or understanding, a notice, to be provided by the USDA, advising the said labor union or workers' representative of the contractor's commitments under this agreement and shall post copies of the notice in conspicuous places available to employees and applicants for employment.
- (d) The contractor will comply with all provisions of Executive Order 11246 of September 24, 1965, and of all rules, regulations and relevant orders of the Secretary of Labor.
- (e) The contractor will furnish all information and reports required by Executive Order 11246 of September 24, 1965, rules, regulations, and orders, or pursuant thereto, and will permit access to his books, records, and accounts by the USDA Civil Rights Office, and the Secretary of Labor for purposes of investigation to ascertain compliance with such rules, regulations, and orders.
- (f) In the event of the contractor's noncompliance with the nondiscrimination clauses of this contract or with any of the said rules, regulations, or orders, this contract may be cancelled, terminated, or suspended in whole or in part and the contractor may be declared ineligible for further Government contracts or federally assisted construction contracts in accordance with procedures authorized in Executive Order No. 11246 of September 24, 1965, and such other sanctions may be imposed and remedies invoked as provided in Executive Order No. 11246 of September 24, 1965, or by rule, regulation or order of the Secretary of Labor, or as otherwise provided by Law.
- (g) The contractor will include the provisions of paragraph 1 and paragraph (a) through (f) in every subcontract or purchase order, unless exempted by the rules, regulations, or orders of the Secretary of Labor issued pursuant to Section 204 of Executive Order No. 11246 of September 24, 1965, so that such provisions will be binding upon each subcontractor or vendor. The contractor will take such action with respect to any subcontract or purchase order as the USDA may direct as a means of enforcing such provisions, including sanctions for noncompliance: Provided, however, that in the event the contractor becomes involved in, or is threatened with, litigation with a subcontractor or vendor as a result of such direction by the USDA, the contractor may request the United States to enter into such litigation to protect the interest of the United States.

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0018. The time required to complete this information collection is estimated to average 10 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

USDA
Form RD 400-4
(Rev. 3-97)

ASSURANCE AGREEMENT
(Under Title VI, Civil Rights Act of 1964)

FORM APPROVED
OMB No. 0575-0018

The _____
(name of recipient)

(address)

("Recipient" herein) hereby assures the U. S. Department of Agriculture that Recipient is in compliance with and will continue to comply with Title VI of the Civil Rights Act of 1964 (42 USC 2000d et. seq.), 7 CFR Part 15, and Rural Housing Service, Rural Business-Cooperative Service, Rural Utilities Service, or the Farm Service Agency, (hereafter known as the "Agency") regulations promulgated thereunder, 7 C.F.R. § 1901.202. In accordance with that Act and the regulations referred to above, Recipient agrees that in connection with any program or activity for which Recipient receives Federal financial assistance (as such term is defined in 7 C.F.R. § 14.2) no person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be otherwise subjected to discrimination.

1. Recipient agrees that any transfer of any aided facility, other than personal property, by sale, lease or other conveyance of contract, shall be, and shall be made expressly, subject to the obligations of this agreement and transferee's assumption thereof.
2. Recipient shall:
 - (a) Keep such records and submit to the Government such timely, complete, and accurate information as the Government may determine to be necessary to ascertain our/my compliance with this agreement and the regulations.
 - (b) Permit access by authorized employees of the Agency or the U.S. Department of Agriculture during normal business hours to such books, records, accounts and other sources of information and its facilities as may be pertinent to ascertaining such compliance.
 - (c) Make available to users, participants, beneficiaries and other interested persons such information regarding the provisions of this agreement and the regulations, and in such manner as the Agency or the U. S. Department of Agriculture finds necessary to inform such persons of the protection assured them against discrimination.
3. The obligations of this agreement shall continue:
 - (a) As to any real property, including any structure, acquired or improved with the aid of the Federal financial assistance, so long as such real property is used for the purpose for which the Federal financial assistance is made or for another purpose which affords similar services or benefits, or for as long as the Recipient retains ownership or possession of the property, whichever is longer.
 - (b) As to any personal property acquired or improved with the aid of the Federal financial assistance, so long as Recipient retains ownership or possession of the property.
 - (c) As to any other aided facility or activity, until the last advance of funds under the loan or grant has been made.
4. Upon any breach or violation this agreement the Government may, at its option:
 - (a) Terminate or refuse to render or continue financial assistance for the aid of the property, facility, project, service or activity.
 - (b) Enforce this agreement by suit for specific performance or by any other available remedy under the laws of the United States or the State in which the breach or violation occurs.

Rights and remedies provided for under this agreement shall be cumulative.

In witness whereof, _____ on this
(name of recipient)

date has caused this agreement to be executed by its duly authorized officers and its seal affixed hereto, or, if a natural person, has hereunto executed this agreement.

(SEAL)

Recipient

Date

Attest: _____
Title

Title

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0018. The time required to complete this information is estimated to average 15 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

JOB CREATION CERTIFICATION

I acknowledge the requirement that all projects receiving Agricultural Processing & Export (APEX) loans must maintain a job creation and retention documentation. I understand that project includes all line items listed in the application and all aspects necessary to the successful completion of the project. I understand that the goal of the APEX program is to benefit persons of low and moderate income households. Household income limits may be found on the next page.

I understand that in order to justify the expenditures of APEX Funds, business files must maintain the State of South Dakota's Employee Income Survey Sheets for each new employee.

I farther agree to comply with all federal and state requirement including, but not limited to, environmental requirement and low and moderate income (LMI) certificates.

I understand there is no exception or waiver to this requirement.

I certify that _____ will provide job creation and retention documentation

(Business)

in conjunction with the project described in the instructions to this application. I further certify that I have the authority to make this commitment on behalf of

(Business)

By: _____

Its: _____

Date: _____

APEX Eligibility Requirements Checklist

To be eligible for an APEX loan the borrower is required to do the following:

- (1) Export a minimum of 75% of its product to entities outside the state of South Dakota or replace an import;
- (2) Provide employment opportunities for low-income persons or displaced farm families to the maximum extent practicable;
- (3) Use a South Dakota grown or produced agricultural product as at least 50% of the raw material; and
- (4) Locate in a community with a population of less than 25,000 as listed according to the latest decennial census.

An applicant may request a waiver of subdivision (1), (3), or (4) by petitioning the authority; however, not more than two of the subdivision may be waived for any one applicant. Request for waiver(s) of any subdivision is noted with a check mark next to the subdivision listed above. A two-thirds vote by the authority is necessary to approve a waiver.

Agricultural Export and Trade (APEX) Loan Program

**PETITION OF WAIVER OF POPULATION RESCRPTION
OR AGRICULTRUAL RAW MATERIAL PROCESSING REQUIREMENT**

_____ hereby petitions the Economic Development Finance
(Applicant - Company Name)

Authority to receive a waiver of the requirement that (check one):

_____ Export a minimum of 75% of its product to entities outside the
state of South Dakota or replace an import;

_____ Use a South Dakota grown or produced agricultural product as at
least 50% of the raw material; and

_____ Locate in a community with a population of less than 25,000 as
listed according to the latest decennial census.

The proposed project will be located in: _____; _____ in the
state of South Dakota. (City) (County)

By: _____

Its: _____

Date: _____

CREDIT & ELIGIBILITY CERTIFICATIONS
(Intermediary Loan to Ultimate Recipient)

Ultimate Recipient Name _____

WE HEREBY CERTIFY THAT:

1. The proposed ultimate recipient is eligible for the loan;
2. The proposed loan is for eligible purposes;
3. The proposed loan compiles with all applicable statues and regulations;
4. The ultimate recipient is unable to finance the proposed project through commercial credit or other Federal, State, or local programs at reasonable rates and terms; and
5. The intermediary and its principal officers (including immediate family) hold no legal or financial interest or influence in the ultimate recipient, and the ultimate recipient and its principal officers (including immediate family) hold no legal or financial interest or influence in the intermediary except the interest and influence of a cooperative member when the intermediary is a cooperative.

BY

FOR

(Intermediary)

(Date)

RACE AND ETHNICITY DATA COLLECTION

Title VI of the Civil Rights Act of 1964 requires "Race and Ethnic" data collection from beneficiaries of federally assisted programs. Please note "Disclosure Clause" below:

"The following information is requested by the federal government for certain types of loans and grants in order to monitor compliance with Federal Civil Rights laws prohibiting discrimination against applicants seeking to participate in the program. You are not required to furnish this information, but are encouraged to do so. This information will not be used in the evaluation of your application and the law requires that a program recipient may neither discriminate on the basis of this information nor on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations, this program representative is required to note race/ethnicity on the basis of visual observation or surname".

If you do not wish to provide the information, please check the box below:

I do not wish to furnish this information.

Ethnicity: (Mark only one)

Hispanic or Latino
 Not Hispanic or Latino

Race: (Mark one or more)

American Indian/Alaskan Native
 Asian
 Black or African American
 Native Hawaiian or Other Pacific Islander
 White

Gender:

Male Female

Information provided by Management.

NON DISCRIMINATION STATEMENT

"In accordance with Federal Law and the U.S. Department of Agriculture Policy, this institution is prohibited from discriminating on the basis of race, color, national origin, age, disability, religion, sex, and familial status. (Not all prohibited bases apply to all programs).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Ave, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD)."

The Debt Collection Improvement Act of 1996 bars delinquent Federal debtors from obtaining Federal financial assistance in the form of direct or guaranteed loans. All applicants must certify they are not delinquent on any Federal Government indebtedness.

Borrower

Date

STATE: SOUTH DAKOTA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Charles Mix County FY 2005 MFI: 35400								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Clark County FY 2005 MFI: 42000								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Clay County FY 2005 MFI: 46450								
30% OF MEDIAN	10700	12250	13750	15300	16500	17750	18950	20200
VERY LOW INCOME	17850	20400	22950	25500	27550	29600	31600	33650
LOW-INCOME	28550	32650	36700	40800	44050	47350	50600	53850
Codington County FY 2005 MFI: 51850								
30% OF MEDIAN	10900	12450	14000	15550	16800	18050	19300	20550
VERY LOW INCOME	18150	20750	23350	25950	28000	30050	32150	34200
LOW-INCOME	29050	33200	37350	41500	44850	48150	51500	54800
Corson County FY 2005 MFI: 29000								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Custer County FY 2005 MFI: 51100								
30% OF MEDIAN	10750	12250	13800	15350	16550	17800	19000	20250
VERY LOW INCOME	17900	20450	23000	25550	27600	29650	31700	33750
LOW-INCOME	28600	32700	36800	40900	44150	47400	50700	53950
Davison County FY 2005 MFI: 51200								
30% OF MEDIAN	10750	12300	13800	15350	16600	17800	19050	20300
VERY LOW INCOME	17900	20500	23050	25600	27650	29700	31750	33800
LOW-INCOME	28650	32750	36850	40950	44250	47500	50800	54050
Day County FY 2005 MFI: 43550								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Deuel County FY 2005 MFI: 46000								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Dewey County FY 2005 MFI: 30000								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Douglas County FY 2005 MFI: 40200								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800
Edmunds County FY 2005 MFI: 43600								
30% OF MEDIAN	9700	11100	12450	13850	14950	16100	17200	18300
VERY LOW INCOME	16150	18450	20750	23100	24900	26750	28600	30450
LOW-INCOME	25850	29550	33250	36950	39900	42850	45850	48800

STATE: SOUTH DAKOTA

-----INCOME LIMITS-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Fall River County FY 2005 MFI: 44100	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Faulk County FY 2005 MFI: 39750	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Grant County FY 2005 MFI: 47100	9900 16500 26400	11300 18850 30150	12700 21200 33900	14150 23550 37700	15250 25450 40700	16400 27300 43700	17500 29200 46700	18650 31100 49750
Gregory County FY 2005 MFI: 35300	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Haakon County FY 2005 MFI: 41800	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Hamlin County FY 2005 MFI: 48400	10150 16950 27100	11600 19350 31000	13050 21800 34850	14500 24200 38700	15700 26150 41800	16850 28050 44900	18000 30000 48000	19150 31950 51100
Hand County FY 2005 MFI: 45000	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Hanson County FY 2005 MFI: 46400	11100 18500 29600	12700 21150 33850	14300 23800 38100	15850 26450 42300	17150 28550 45700	18400 30700 49100	19700 32800 52500	20950 34900 55850
Harding County FY 2005 MFI: 36700	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Hughes County FY 2005 MFI: 59200	12450 20700 33150	14200 23700 37900	16000 26650 42600	17750 29600 47350	19200 31950 51150	20600 34350 54950	22000 36700 58750	23450 39050 62500
Hutchinson County FY 2005 MFI: 43600	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Hyde County FY 2005 MFI: 47400	9950 16600 26550	11400 18950 30350	12800 21350 34150	14200 23700 37900	15350 25600 40950	16500 27500 44000	17650 29400 47000	18750 31300 50050

STATE: SOUTH DAKOTA

-----I N C O M E L I M I T S-----

PROGRAM	1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
Miner County FY 2005 MFI: 43500	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Moody County FY 2005 MFI: 47800	10100 16800 26900	11500 19200 30700	12950 21600 34550	14400 24000 38400	15550 25900 41450	16700 27850 44550	17850 29750 47600	19000 31700 50700
Perkins County FY 2005 MFI: 38750	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Potter County FY 2005 MFI: 43550	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Roberts County FY 2005 MFI: 38800	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Sanborn County FY 2005 MFI: 44100	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Shannon County FY 2005 MFI: 24700	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Spink County FY 2005 MFI: 44500	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Stanley County FY 2005 MFI: 54300	11400 19000 30400	13050 21700 34750	14650 24450 39100	16300 27150 43450	17600 29300 46900	18900 31500 50400	20200 33650 53850	21500 35850 57350
Sully County FY 2005 MFI: 44350	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Todd County FY 2005 MFI: 22700	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800
Tripp County FY 2005 MFI: 41750	9700 16150 25850	11100 18450 29550	12450 20750 33250	13850 23100 36950	14950 24900 39900	16100 26750 42850	17200 28600 45850	18300 30450 48800

