

## 2026 South Dakota Legislature

**House Bill 1113****AMENDMENT 1113A  
FOR THE INTRODUCED BILL**

1 **An Act to establish a manufactured housing downpayment assistance program.**

2 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF SOUTH DAKOTA:

3 **Section 1. That § 11-15-6 be AMENDED:**

4 **11-15-6.** The authority shall promulgate rules, pursuant to chapter 1-26,  
5 specifying the criteria and process for the application, approval, and disbursement of:

- 6 (1) Loans and grants provided in accordance with §§ 11-15-1 to 11-15-5, inclusive,  
7 and § 11-15-7; ~~and~~  
8 (2) Loans provided in accordance with § 11-15-8; and  
9 (3) Loans provided in accordance with section 2 of this Act.

10 **Section 2. That a NEW SECTION be added to chapter 11-15:**

11 The authority shall administer a manufactured housing downpayment assistance  
12 program, as a revolving loan fund, to assist eligible applicants with purchasing  
13 manufactured housing. Up to five million dollars from the South Dakota housing  
14 infrastructure fund may be loaned, on a revolving basis, for the purpose of this section.

15 The authority may provide a loan for downpayment assistance, not exceeding ten  
16 thousand dollars, to each eligible applicant. An applicant is eligible for a loan under this  
17 section if:

- 18 (1) The applicant has a household income not exceeding one hundred twenty percent  
19 of the state area median income; and  
20 (2) The applicant uses the loan to make a downpayment on the purchase of a  
21 manufactured home, as defined in § 34-34A-1.1, ~~or a mobile home, as defined in~~  
22 § ~~32-3-1~~, which:  
23 (a) Is located in this state;

1           (b) Complies with all applicable provisions of the Manufactured Home  
2           Construction and Safety Standards, 24 C.F.R. Part 3280 (January 1, 2026);  
3           and

4           (c) Complies with all applicable zoning requirements for a single-family  
5           residence, as provided in state and local law.

6           Any loan provided under this section must be secured by a second lien on the  
7           home, at an interest rate of zero percent, which is due upon the sale of the home or  
8           satisfaction of the first lien securing the home.

9           All moneys received by the authority in repayment of a loan issued pursuant to this  
10          section must be deposited in the South Dakota housing infrastructure fund and used for  
11          making new loans pursuant to this section.