

2026 South Dakota Legislature

House Bill 1113**AMENDMENT 1113B
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.