

**City of Rapid City
Community Development Block Grant (CDBG) Program
Application for Funding**

A. General Information:

Agency Name: Teton Coalition, Inc.
Address: 120 Knollwood Dr., Suite E Rapid City, SD 57701
Address of Project:

Agency Director: Lorraine Brave Heart Phone: 605-341-9939
Board President: Ralph Schad

B. Purpose of Organization: The purpose of the Teton Coalition is to promote self-sufficiency of American Indian and other low income families in the Rapid City area, especially in the area of housing, through community organizing of individuals and organizations.

C. History of Organization: The door opened in 1993 and was formerly known as The Rapid City Housing Coalition. The Board of Directors and members broadened the purpose to include work in all of Western South Dakota and to coordinate efforts of people in all areas related to self-sufficiency, including credit, employment, education and community development. From 1993 to 2000, Teton Coalition, as an affordable housing organization, saw rapid growth and development. In 1993, through negotiations with local banks and community organizations, it was able to improve lending practices in the minority community. In 1994, Teton Coalition achieved tax exempt status and the Community Reinvestment Act Agreement was signed. In 1995, Teton Coalition's Articles and Bylaws were revised to become a membership organization. In 1996, a management team, supported by Technology for the Rural Enhancement of Communities (TREC) provided technical assistance to improve the over-all organizational structure and in 1997 the Needmor Foundation provided funding for training and technical assistance to community leaders. In the year 1998, Teton Coalition became active in the Rural Cross Community Collaborative, a group of six community-based organizations in South Dakota, Montana, Oregon and Idaho, under the guidance of the Center for Community Change. The RCCC worked together to create change in the way banks provided service to low-income families. In 1999, Teton Coalition received HOME funds from the South Dakota Housing Development Authority, assisted the Oglala Sioux Tribe to become the first and only tribe designated by President Clinton as an Empowerment Zone, achieved designation as a Community Housing Development Organization (CHDO) from South Dakota Development Authority, was the first American Indian urban organization in the nation to sign a Community Reinvestment Agreement, brought new loan products to the

community that were appropriate for low-income families, and maintained a revolving loan fund to provide no-interest construction loans for affordable houses. In the year 2003, Teton Coalition, Inc. was awarded HUD approval as a Housing Counseling Agency to provide pre-purchase counseling to prospective homeowners. Since 1993, Teton Coalition has put 544 families into homes of their own. Teton Coalition has also educated 792 people through our First Time Homebuyer Education Program from January 1, 2003 until November 1, 2003.

D. Agency/Organization Goals: To make affordable homes available for low to moderate income families in the Rapid City area and to also educate people on all aspects of the homeownership process.

E. Program/Project Benefit:

1. Number of clients served during the last twelve (12) months: 815

2. Number of clients served in Rapid City: 815

Outside Rapid City: -0-

3. Maximum number of clients your agency can serve at any one point in time: 83 (approximate number per month).

4. Does the agency have income eligibility requirements which limit services or activities exclusively to low/moderate income persons: ___ yes X no

5. Does your agency serve any of the following specific groups of clientele?

Yes Abused and/or neglected children Yes Homeless persons
Yes Elderly persons Yes Disabled persons
Yes Battered spouse Yes Illiterate persons

6. Does your agency require information on the following?

Yes Family size and income
Yes Very low income (income below 30% of area median income)
Yes Low income (income between 31%-50% of area median income)
Yes Above 80% of median income

7. If the benefits or service that your agency provides is open to all persons in the area regardless of income, list the boundaries of the entire area served. This can be census tracts, block groups, street boundaries or other officially recognizes boundaries:

Teton Coalition has no set boundaries. Teton Coalition assists people in the Rapid City and surrounding areas, including most of Western South Dakota.

8. If the project or activity for which CDBG funds are requested will create new or used to improve permanent residential structures that will be occupied by low and moderate income households upon completion, please state how many will be:

Completed _____ New 3 Improved _____

Will the rental amounts remain affordable as per HUD guidelines? N/A

Will the program beneficiaries or participants be limited to low and moderate income households? Yes X No _____

F. Fee schedule for services, if applicable, please attach: N/A

G. Purpose and description of program/project for which funds are requested:

National Objective-L/M Income Area Benefit:

The purpose of this request is to purchase three (3) lots, including surveys and down payment assistance for these three lots. We are also seeking Program Administration costs (see attached).

H. Describe how funds will be used:

The funds will be used to purchase two (2) lots at a cost of \$8,750 per lot, one (1) lot at a cost of \$10,000 and surveys for all three (3) lots at a cost of \$225 per survey. \$7,500 is the cost for down payment assistance for three (3) families at \$2,500 per family for the three lots mentioned above. Fifteen percent (15%) of Administration costs for this project (see attached).

I. Please state program/project start and completion dates:

Start date is March 1, 2004 and the completion date is August 1, 2004.

J. If funds requested are for building expansion, renovation or a new facility, please complete the following information: N/A

Existing Liabilities Against the Property: \$ _____
Appraised Value: \$ _____
Property Insurance Agent: _____
Amount of Insurance Coverage: \$ _____
Project Cost Breakdown: \$ _____

Cost Estimate Prepared By: _____
Architect: _____

K. Funding sources for the program/project:

Community Development Block Grant Funds Requested: \$40,863.00
Other Funding Sources:

South Dakota Housing Authority for Housing Counseling Activities at 20%
The cost for this portion is \$5408.00
The homeowners-for three (3) appraisals for the three (3) lots at \$400 each for
a total cost of \$1200.00

L. Financial Information:

Please attach financial statement.

See budget and balance sheet attached.

Lorraine Braverheart
Signature of Agency Director

Kenneth Cerone
for
Ralph Schad
Signature of Board President

Date: 11-14-03

Date: 11-14-03

Attachments: **List of Board of Directors**
 Financial Statements
 Articles of Incorporation and By-Laws

The addresses for the lots are as follows:

Lot 39 720 Izaak Walton St.
Cost: \$10,000

Lot 25 522 Crazy Horse
Dakota Subdivision 5 ½ -SE ¼ -SW ¼ of Section 24-T2NR7EBHM
Cost: \$8,750

Lot 28 628 Crazy Horse
Dakota Subdivision 5 ½ -SE ¼ -SW ¼ of Section 24-T2NR7EBHM
Cost: \$8,750

Three surveys at \$225 per survey
Total Cost for surveys: \$675

Down Payment Assistance for 3 families: Three families at \$2,500 per household
Total Down Payment Assistance: \$7,500.00

Administration costs:

| | | |
|----------|-----|--------------|
| Lorraine | 5% | \$2,050.00 ✓ |
| Lucille | 5% | 1,352.00 |
| Monica | 10% | 1,456.00 |
| Rent | 10% | 330.00 |
| Total: | | \$5,188.00 |

| | |
|---------------------------|--------------------|
| Lot 1 | \$10,000.00 |
| Lot 2 | 8,750.00 |
| Lot 3 | 8,750.00 |
| <u>Surveys</u> | <u>675.00</u> |
| Admin. costs | 2,050.00 |
| | 1,456.00 |
| | 1,352.00 |
| | 330.00 |
| <u>Down payment</u> | <u>7,500.00</u> |
| Total for project: | \$40,863.00 |