Frequently Asked Questions

10/16/2020

South Dakota Housing Development Authority and partner agencies are working to assist South Dakotans who have been impacted by COVID-19 and the related economic crisis by offering financial assistance to help stabilize their housing situation. The funding is provided to South Dakota through the CARES Act.

If you are unable to pay rent, mortgage, property insurance on your home, or utilities (non-government services) because of the pandemic, short-term financial assistance may be available.

General Questions:

**Q: How do I know if I am eligible to receive assistance?**

To be eligible, a household must:

* Be a South Dakota resident.
* Legally reside in the United States.
* Be financially impacted by the COVID 19 pandemic.
* Have current household income that does not exceed 115% Area Median Income (AMI) as outlined on the attached “Qualifying Household Income”.
* Owe past due rent, mortgage, insurance or utilities (i.e. water, sewer, electricity, propane/natural gas, trash) or be unable to pay upcoming rent, mortgage or utilities due to the financial impact.

**Q: Where do I start?**

Partner agencies across South Dakota are available to help households complete an application and provide financial assistance. Once determined eligible, you will be asked to complete the full application and will be expected to submit required documentation before assistance is provided.

SDHDA is partnering with the following agencies and you may apply through one of these organizations or SDHDA. The application can be completed on-line and can be found on the following websites.

Helpline Center, Sioux Falls – <https://www.helplinecenter.org>

Interlakes Community Action Program, Madison - [https://www.interlakescap.com](https://www.interlakescap.com/)

Rural Office of Community Services, Wagner - [https://www.rocsinc.org](https://www.rocsinc.org/)

Western South Dakota Community Action, Rapid City - [https://www.wsdca.org](https://www.wsdca.org/)

GROW SD, Sisseton - [https://www.growsd.org](https://www.growsd.org/)

Lakota Funds, Kyle – <https://lakotafunds.org>

Mazaska Owecaso Otipi Financial, Pine Ridge - [http://mazaskacdfi.org](http://mazaskacdfi.org/)

Four Bands Community Fund, Eagle Butte - [https://fourbands.org](https://fourbands.org/)

NeighborWorks Dakota Home Resources, Deadwood - [https://www.neighborworksdhr.org](https://www.neighborworksdhr.org/)

South Dakota Housing Development Authority, Pierre – [www.sdhda.org](http://www.sdhda.org)

**Q. Can I apply using my smartphone?**

Yes, you can access and complete the application via your smartphone and upload pictures of the required documentation.

**Q. What happens after I submit my application?**

You will receive an email indicating that your application has been received. This tokenized email will be your access to your application so it is very important that you do not lose this email. You will use this tokenized email to log back into the application to check status or to upload additional documents if necessary.

Upon submission, your application will be assigned to one of the partner agencies and they will be in contact with you for any additional documents or information that may be necessary.

**Q. What happens if I lose my tokenized email?**

If you are unable to find your tokenized email you will need to contact Helpline Center.

**Q: Are unemployment benefits counted as household income?**

Yes, all unemployment benefits, including any pandemic unemployment assistance for COVID-19, should be included as income.

**Q: What housing statuses are eligible for assistance?**

Housing statuses eligible for assistance include being at risk of losing housing or having already lost housing because of COVID-19 circumstances. This includes renters, homeowners and households doubled up with another household.

Households that are literally homeless without a nighttime residence are not eligible. Households in such a circumstance should seek alternative resources such as Emergency Solutions Grants (ESG) funding - <https://www.sdhda.org/social-programs/emergency-solutions-grants-program> or by contacting 211 Helpline Center - <https://www.helplinecenter.org/>.

**Q: Are there costs that are not eligible to be covered with this housing assistance?**

Yes. Housing assistance is being provided through CARES Act funding and this funding cannot be used to replace government revenue. Housing assistance cannot be provided to cover the cost of government provided utilities or for payment of real estate taxes.

**Q: What jurisdiction do you cover?**

Assistance can be paid in all South Dakota counties.

**Q: I need help applying.  What are my options?**

Applications can be submitted electronically or mailed. If you need assistance in applying, simply call 211 or contact any of the partner agenciesfor assistance and they will let you know what information and documents are required to receive assistance.

Upon review of your application, staff will ask you to supply any additional documentation via email or mail. The partner agencies, local public housing authorities, utility companies, libraries, your landlord, churches, and local government offices may be able to assist you with scanning and submitting documentation via email or mail. All documents must include the applicant’s name.

**Q: I don’t know when I will start earning income or when I will be sustainable again. Will I still qualify?**

Yes. Assistance will not require proof of ability to satisfy future housing expenses.

**Q: How much can SDHDA contribute toward my housing costs?**

The amount of assistance received by each household will be based on each household’s circumstance. Each household may receive no more than $1,500 of assistance per month.

**Q: If I have already paid my rent or mortgage payment; can I get reimbursed?**

No, we cannot use the funds for reimbursement. The payment must be made for an amount actually owed.

**Q: Are stimulus checks under the CARES Act counted as household income?**

No, household stimulus checks are not included in calculation of income.

**Q: I am not past-due yet but I have been furloughed or laid off. I know I will not be able to make my payment next month. Should I apply?**

Yes. Households that are not yet past due are still eligible to receive assistance.

**Q: My payment is due today, can payment be made today?**

No. Application review and processing may take up to 3-7 days. Applicant and payee will be notified upon payment approval and issuance. Payments may take an additional 7-10 days to arrive.

**Q: How is payment made?**

Payments will be sent via check directly to the landlord, mortgage servicers, and/or utility providers. Payment should arrive within 7-10 days after notification of an approved application.

**Q: What happens if I don’t have a phone where I can be reached for a follow-up?**

All applicants must be accessible by either phone or email. You may provide a release of information to authorize communication with a representative of yours that has an active phone number or email.

**Q: What documents do I need to provide?**

Applicants will be asked to supply tax returns, lease agreement or mortgage promissory note, proof of rent, mortgage, or utilities due, proof of income (or lack of income), a state- or tribally-issued ID, and release of information.

**Q: What if I don’t have all the required verification?**

You can submit an application without attaching all the required documentation. However, this will most likely lengthen the application review process. Applicants will be contacted within three business days, of submitting their application, to request missing information or documentation.

**Q: I am out of work and cannot reach my employer. How do I prove my loss of income?**

A letter from your previous employer is the preferred documentation. In its absence, you can supply other documentation you believe demonstrates your loss of income. In the absence of proof of income or loss of income, you will be required to sign the Zero-Loss of Income Certification.

**Q. Why does the government need to track my ethnicity or race?**

This is requested by the Federal Government to ensure our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do. For race, you may check more than one designation. If you do not wish to furnish the information, please check the appropriate box.

Renter Questions:

**Q: I owe a utility deposit at my new unit from a past delinquency, can assistance be provided for an outstanding bill prior to COVID-19, to establish my power connection?**

No. Assistance can only be provided for costs incurred after March 1, 2020.

There are additional resources that may be available to assist you with this cost. Please contact 211 or SDHDA for further assistance.

**Q: Will you cover late fees?**

Yes. Assistance can cover non-excessive late fees that were incurred March 1, 2020, or thereafter, and are the result of COVID.

**Q: Are tenants living in Low-Income Housing Tax Credit properties or recipients of other rental subsidies eligible?**

Renters receiving a federal rental assistance payment or subsidy (Section 8, Housing Choice Voucher, CSBG, ESG, CoC, etc.) are not eligible to receive additional assistance for the same expense. Renters residing in an income-based property with affordable rents (e.g., Tax Credit property), but not receiving a federal rental subsidy, may be eligible to receive CARES Act assistance.

**Q: Will you help cover a rental application fee?**

Maybe. The program may help with application fee, rental and utility payments and, on rare occasions, security deposits for new housing options, only when the alternative was homelessness.

**Q: My landlord is trying to evict me regardless of bringing my balance current, can he do that?**

SDHDA and the partner agencies do not provide legal counsel. Consider contacting the State Bar of South Dakota - <http://statebarofsouthdakota.com> for legal assistance.

**Q: Will you negotiate with my utility company/landlord?**

No. SDHDA and the partner agencies do not act as an intermediary between renters, landlords or utility providers. Consider contacting the State Bar of South Dakota <http://statebarofsouthdakota.com> for legal assistance.

**Q: I need a temporary place to stay. Will these funds cover a motel stay?**

No. Assistance is intended to help households preserve their current housing by paying rent and utility obligations that the household is unable to pay due to COVID-19 related circumstances. If you are homeless and need a temporary place to stay please contact our homeless service providers by contacting 211 or visiting SDHDA’s website - <https://www.sdhda.org/social-programs/emergency-solutions-grants-program> for a service provider in your area.

**Q: Can I request assistance with my rent and my utilities in the same application?**

Yes.

**Q: I don’t have a copy of my lease agreement. Can you still help me?**

Yes. A lease agreement will be requested from your landlord. If a lease agreement cannot be obtained, supplemental documentation may be used to evidence the rental payment amount.

**Q: I don’t have an eviction notice yet, and I don’t want one. Can I show you my rental ledger or will a statement from my landlord suffice?**

A notice of eviction is not required. A statement from your landlord indicating the amount of past-due rent (and for which period of time) is acceptable documentation. A ledger created by the renter is not sufficient documentation of need.

**Q: My landlord is an immediate relative. Can I still receive assistance?**

No, you may not receive assistance if you rent from an immediate relative. An exception may be available if the rental arrangement is a reasonable accommodation. In this case, the applicant will need to provide a disability-related need to rent from the relative that is verified by a licensed professional involved in the applicant’s care.

**Q: I am a landlord, can I apply?**

Landlords cannot apply on behalf of tenants. However, you should notify your tenants of this program because they may qualify for assistance.

**Q. If I am homeless can you help with a deposit?**

Yes, if your situation was created by circumstances related to COVID-19. However, there may be additional services that are better suited for your household by contacting 211 or visiting SDHDA’s website - <https://www.sdhda.org/social-programs/emergency-solutions-grants-program> for a homeless service provider in your area.

Homeowner Questions:

**Q: Is lot rent eligible?**

Yes, payment for lot rent for manufactured homes is eligible. A lot rental verification or copy of the rental agreement is required prior to any payment being made.

**Q: Can I apply for assistance for chattel mortgage payments associated with manufactured home financing, for second mortgage payments, or contract for deed payments?**

Yes, if the home is the applicant’s primary residence, assistance can be provided with submission of the appropriate documentation.

**Q. I am participating in a mortgage forbearance program, am I eligible to apply?**

Maybe.

If you are currently in a forbearance program, that has not expired, there is no risk of foreclosure so you would not be eligible to apply.

However, if the forbearance period has expired and you have been denied COVID-19 loss mitigation assistance to resolve the amount you were delinquent when the forbearance period expired, then yes you would be eligible to apply for assistance.

You are encouraged to contact your servicing agent to determine when your forbearance period ends, discuss how to resolve the delinquent payments at the end of the forbearance period and discuss whether you would qualify for a COVID-19 loss mitigation option.

**Q. Will you pay the entire amount of the mortgage payment that is due?**

No, CARES Act funding cannot be used to pay property taxes. Assistance may only be provided for payment of principal, interest and insurance (PMI and property).

**Qualifying Household Income**

To be eligible for financial assistance, your current household income must be less than the following:

**1 person – $62,675**

**2 person - $71,530**

**3 person - $80,500**

**4 person - $89,470**

**5 person - $96,600**

**6 person - $103,730**

**7 person - $110,975**

**8 person - $118,105**