

Frequently Asked Questions

South Dakota Housing Development Authority is 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.

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 household income (based on 2019 tax return – adjusted gross income) that does not exceed the program income limits as outlined on the attached Exhibit “Qualifying Household Income”.
- Owe past due rent, mortgage, insurance or utilities or be unable to pay upcoming rent, mortgage or utilities,
- Be unable to pay rent, mortgage, insurance or utilities due to a COVID-19 related circumstance.

Q: Where do I start?

Please visit our website www.sdhda.org to complete a preapplication. Upon approval, 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.

211 – Helpline Center – <https://www.helplinecenter.org/2-1-1-community-resources/>

Interlakes Community Action Program - <https://www.interlakescap.com/>

Rural Office of Community Services - <https://www.rocsinc.org/>

Western South Dakota Community Action - <https://www.wsdca.org/>

GROW SD - <https://www.growsd.org/>

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 **1-800 – XXXXXXXX(us – 211 – CAP agencies, etc.?)** for assistance. The customer service agent will let you know what information and documents are required to receive assistance.

Upon review of your application, our staff will ask you to supply required documentation via email or mail. Local housing authorities, community action agencies, 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. Initially each household may receive no more than three months of assistance, or up to \$5,000.

Q: If I've already received assistance, can I seek additional assistance?

Possibly. Households may be initially assisted for up to three months or up to \$5,000 in assistance. Additional assistance may be approved when continued need is demonstrated. We may prioritize households that have not received any assistance over those that already have received assistance.

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 calculations 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. However, we may prioritize a household that is past due over a household that is not.

Q: My payment is due today, can SDHDA submit a payment today?

No. Application review and processing may take up to 3-7 days. SDHDA will contact the applicant and payee 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 for SDHDA to communicate with a representative of yours that has an active phone number or email.

Q: What documents do I need to provide?

Applicants must provide a copy of their lease agreement or mortgage promissory note, proof of rent, mortgage, or utilities due, proof of income (or lack of income), a state-issued ID, and **release of information (need to create)**.

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 SDHDA's screening process. SDHDA will contact each applicant within three business days 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 (to be created)**.

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?

Yes. Assistance may include covering the costs associated with past due utilities and establishing new services.

Q: Will you cover late fees?

Yes. Assistance can cover non-excessive late fees.

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, are eligible to receive assistance.

Q: Will you help cover a rental application fee?

No. The program will help with rental and utility payments and, on rare occasions, security deposits. **Maybe consider this if they are moving to a less expensive apartment?**

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

SDHDA does not provide legal counsel. Consider contacting (add contact information for legal aid) for legal counsel.

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

No. SDHDA does not act as an intermediary between a renters, landlords or utility providers. Consider contacting (add in legal aid contacts) for legal counsel.

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 (211, ESG, CoC).

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?

A lease agreement is a required document. You can still submit a request, but you should contact your landlord to obtain a copy of your lease agreement. SDHDA will contact you within three days of applying to request a copy of your lease agreement.

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 can be made through a reasonable accommodation. The applicant will need to provide a disability-related need to rent from the relative that is verified by a knowledgeable professional.

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 the **ESG, CoC and 211 services (website contact)**.

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?

Yes.

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. The homeowner will be required to contribute at least \$100.00 towards the monthly property tax escrow.