HAVING TROUBLE PAYING YOUR MORTGAGE?

You may be eligible for temporary mortgage and utility assistance.

Recently, Treasury provided funding to assist South Dakota residents with emergency mortgage assistance. If you have been financially impacted due to COVID–19, the SD CARES Housing Assistance Program (SDCHAP) may provide temporary mortgage or utility assistance.

Assistance provided is a loan and is due on sale or transfer. Payment is made directly to the mortgage servicer or utility provider on the applicant’s behalf. Funding amount is based on need. All applicants will be required to contact their mortgage service providers to determine if more suitable relief options are available before assistance will be considered.

Funds can be used to cover mortgage payments, mortgage delinquency, real estate taxes, insurance, late fees, utilities and utility arrears from January 21, 2020 to present. Funds cannot be used for reimbursements.

**DO I QUALIFY?**

- Be a homeowner;
- Have income at or below 100% of AMI for your respective county;
- Be financially impacted – directly or indirectly – by Covid–19;
- Owe past due mortgage or utilities or unable to pay current housing expenses;
- Be a South Dakota resident;
- Own a home that is single family, owner-occupied, and primary residence.

**AGENCIES PARTICIPATING**

- Grow South Dakota
- Lutheran Social Services
- Rural Office of Community Services, Inc.

**PROGRAM DETAILS**

- 0% Fixed Interest Rate
- No monthly payments
- 30 Year Term
- Loan due on sale or transfer
- Funding ends Sept. 30, 2026 or until funds are gone

**HOW TO APPLY**

Apply today: sdcareshousingassistance.com
Verify eligibility requirements and begin the application process.

**DOCUMENTATION NEEDED**

- Photo ID (Driver’s License or State/Tribally Issued ID)
- Copy of mortgage note
- Proof of Income
- Documentation proving COVID–19 related financial hardship
- Other if requested

**HAVE QUESTIONS:**

Helpline Center @ 211 | SDHDA @ 800.540.4241
PARTICIPATING PROGRAM PARTNERS

SDHDA is partnering with the following agencies to assist households, process applications and disburse financial assistance. Applicants will complete the online SD Cares application that can be found at sdcareshousingassistance.com or on partnering agency websites.

**Grow SD**  
104 Ash St East  
Sisseton, SD 57262  
(605) 698.7654 or (888) 202.4855  
www.growsd.org

**Lutheran Social Services**  
705 East 41st St, Suite 100  
Sioux Falls, SD 57105-6025  
(605) 330.2700 or (888) 258.2227  
www.lssSD.org

**Rural Office of Community Services, Inc.**  
106 SW West  
Wagner, SD 57380  
(605) 384.3883 or (800) 793.3290  
www.rocsinc.org

Need Help Completing the Application?

*If you need extra help while applying or have any questions about the process, don’t hesitate to call Helpline Center by dialing 211, and someone will be able to assist you with the application process and any questions you might have.*

**ADDITIONAL HUD COUNSELING AGENCIES AVAILABLE FOR COUNSELING PURPOSES**

Whether you’re struggling with making your mortgage payment or you’re experiencing homelessness, there are a variety of situations a certified credit counselor can help you navigate. Through Department of Housing and Urban Development (HUD)-approved agencies, our network of counselors can help you refinance, repair credit and tackle defaults or foreclosures through private, one-on-one sessions.

**Consumer Credit Counseling Service of the Black Hills – Rapid City**  
(605) 348.4550 or (800) 568.6615  
www.cccsbh.com

**Mazaska Owecaso Otipi Financial, Inc. – Pine Ridge**  
(605) 867.1018  
www.mazaskacdfi.org

**James Valley Housing, Inc. – Huron**  
(605) 554.0181  
www.jamesvalleyhousing.org

**Oglala Sioux Tribe Partnership for Housing, Inc. – Pine Ridge**  
(605) 867.1555  
www.ostpartnershipforhousing.org

**Lakota Funds – Kyle**  
(605) 455.2500  
www.lakotafunds.org

**Sioux Empire Housing Partnership – Sioux Falls**  
(605) 339.0942  
www.siouxempirehousing.org