

# 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.

## HOW TO APPLY

 Apply today:  
[sdcareshousingassistance.com](https://sdcareshousingassistance.com)

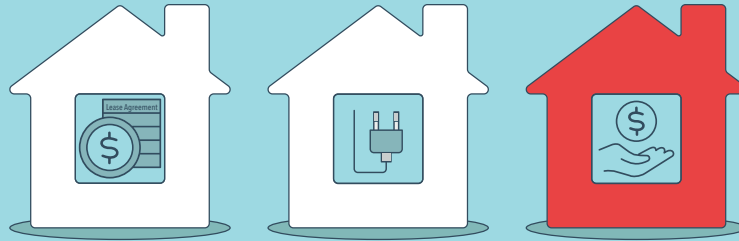
Verify eligibility requirements and begin the application process.

## 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

## 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



## 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](http://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](http://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](http://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](http://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](http://www.cccsbh.com)

### Mazaska Owecaso Otipi Financial, Inc. – Pine Ridge

(605) 867.1018  
[www.mazaskacdfi.org](http://www.mazaskacdfi.org)

### James Valley Housing, Inc. – Huron

(605) 554.0181  
[www.jamesvalleyhousing.org](http://www.jamesvalleyhousing.org)

### Oglala Sioux Tribe Partnership for Housing, Inc. – Pine Ridge

(605) 867.1555  
[www.ostpartnershipforhousing.org](http://www.ostpartnershipforhousing.org)

### Lakota Funds – Kyle

(605) 455.2500  
[www.lakotafunds.org](http://www.lakotafunds.org)

### Sioux Empire Housing Partnership – Sioux Falls

(605) 339.0942  
[www.siouxempirehousing.org](http://www.siouxempirehousing.org)