

**South Dakota
Housing Opportunity Fund (HOF)
Disaster Relief Funding - 2019**

The Housing Opportunity Fund (HOF) was created to assist in meeting the housing needs of South Dakota citizens. HOF funding can be used for new construction or purchase and rehabilitation of homeownership housing, housing preservation and home repair. Governor Kristi Noem and South Dakota Housing Development Authority have released the remaining 2019 HOF balance to aid in recovery efforts following the June 7th major disaster declaration. HOF funds can only be provided for expenses that have not been reimbursed through FEMA, Small Business Administration (SBA), private insurance or other donations.

Affected and eligible areas/counties include:

Bon Homme	Yankton
Charles Mix	Pine Ridge Reservation (including Oglala Lakota, Jackson and Bennett)
Hutchinson	Rosebud Reservation (including Mellette and Todd)
Minnehaha	Cheyenne River Sioux Reservation (including Dewey and Ziebach)
Turner	

HOF Funds can be used for the following items, resulting from the natural disasters:

- Clean up (removal of debris, mold remediation, etc.)
- Restoration/repair
- Purchasing of hot water heater, furnace, or appliances
- Payment of rental and utility security deposits for displaced households
- Down payment assistance for purchase of housing unit

To qualify for HOF funds, households must be at or below 80% of the county Area Median Income. The median incomes for the eligible counties are attached. The 2018 Adjusted Gross Income listed on the 2018 IRS Tax Return will be used to verify income eligibility.

Qualifying households may receive up to \$5,000 per household in grant funding. Documentation of actual expenses and any reimbursement from FEMA, SBA, donations or insurance proceeds will be used to determine actual amount of assistance provided.

HOF Funds will be issued directly to the homeowner, vendor, and or contractor for documented expenses. Applicants must indicate on their application, how the HOF Funds will be used and provide documentation of such expense.

With the limited funding availability, SDHDA will review all applications and will provide financial assistance to the households incurring the greatest loss and having the lowest income. All applicants may not receive the funding amount requested in their application.

Applications are due by September 30, 2019.

To apply please submit the following documentation:

- Completed application
- Copy of 2018 IRS Tax Return

- Copy of FEMA and /or insurance documentation evidencing amount of reimbursement received
- Copy of invoices, receipts, contracts, etc. evidencing amount owed
- Pictures of the affected property

The application and documentation should be submitted to:

South Dakota Housing Development Authority
Attn.: Lorraine Polak
PO Box 1237
Pierre, SD 57501

Or sent via email to lorraine@sdhda.org. If there are any questions please contact SDHDA at 605-773-3181 or email lorraine@sdhda.org.

**2019 HUD Income Limits
80% Area Median Income**

<u>Household Size</u>	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>	<u>7 Person</u>	<u>8 Person</u>
County –								
Bennett	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Bon Homme	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Charles Mix	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Dewey	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Hutchinson	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Jackson	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Mellette	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Minnehaha	\$48,300	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000	\$85,550	\$91,050
Oglala Lakota	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Todd	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Turner	\$48,300	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000	\$85,550	\$91,050
Yankton	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Ziebach	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600

**SOUTH DAKOTA
HOUSING OPPORTUNITY FUND (HOF)
APPLICATION FOR DISASTER RELIEF FUNDING**

Applicant: _____

Current Mailing Address: _____

City: _____ Zip Code: _____

Phone No. _____ E-Mail Address: _____

Home Address (if different from mailing): _____ City _____

Number of members in household: _____

2018 Adjusted Gross Income: \$_____ (Attach copy of 2018 Tax Return)

Amount of HOF funding Requested: \$_____ (Attach FEMA, SBA and/or insurance documentation)

HOF Requested for:

HOF Assistance	Estimated Costs
Down payment Assistance	
Reconstruction/Repair of Home	
Rental Deposits	
Utility Deposits	
Cleanup	
Purchase of Appliances (please list)	
TOTAL COSTS	

***Documentation of expenses such as invoices and receipts will be required.**

The undersigned hereby certifies the following:

1. that, to the best of his/her knowledge and belief, all factual information provided herein or in connection herewith is true and correct and all estimates are reasonable and can be obtained; and
2. that applicant will at all times indemnify and hold harmless SDHDA against all losses, costs, damages, expenses, and liabilities of any nature or indirectly resulting from, arising out of or relating to SDHDA's acceptance, consideration, approval, or disapproval of this request and the issuance or non-issuance of HOF funds in connection herewith; and
3. that applicant provides SDHDA the right to exchange information with other federal, state and local agencies and with other parties as deemed appropriate by SDHDA.

I declare and affirm under the penalties of perjury that the claim (petition, application, information) has been provided by me, and to the best of my knowledge and belief, is in all things true and correct.

Signature of Applicant

Signature of Applicant

Printed Name

Date

Printed Name

Date