

# **United States Department of the Treasury**

**HAF Annual Report**

**Submitted by LORRAINE POLAK**

**South Dakota - HAF AR 2022**

## Participant Information:

Entity Name	South Dakota
Type of Recipient	State/DC
UEID	NQW1BHKPK8U3
TIN	460318666
DUNS+4	062197517
FAIN#	HAF0044
Address	3060 East Elizabeth Street
City	Pierre
State	South Dakota
Zip	57501-1237

Please report discrepancies (if any) on the above information.	
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Report Status:	Submitted
Date Submitted:	11/14/2022 11:37 AM
Submitted by	LORRAINE POLAK, lorraine@sdhda.org
Certified by	Lorraine Polak

## Point of Contact List:

Name	Title	Email	Roles
Karen A Callahan	Program Manager	karen@sdhda.org	SLFRF - No Email;ERA - No Email;ERA2 - No Email;HAF - No Email;CERTS - No Email;CRF - No Email;ECIP - No Email;PSP - No Email;LOAN - No Email;LATCF - No Email
Bridgette Loesch	Program Manager	bridgette@sdhda.org	ERA - Point of Contact for Reporting;ERA - Authorized Representative;ERA2 - Point of Contact for Reporting;ERA2 - Authorized Representative;HAF - Point of Contact for Reporting;HAF - Authorized Representative
LORRAINE POLAK	Director of Rental Housing Development	lorraine@sdhda.org	ERA - Account Administrator;ERA - Authorized Representative;ERA2 - Account Administrator;ERA2 - Authorized Representative;HAF - Account Administrator;HAF - Point of Contact for Reporting;HAF - Authorized Representative
Brent Adney	South Dakota Housing Development Authority POC	brent@sdhda.org	HAF - Point of Contact for Submission;HAF - Point of Contact for Reporting

## Community Engagement and Outreach:

1. Did you continue outreach to communities once your HAF Program(s) began?	Yes
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2. Please quantify the total amount of funds spent on outreach.	\$36,663.32
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**3. You identified the Community-based Organizations listed below in your HAF Participant Plan or a previous report. Please indicate whether or not you have performed outreach to these organizations using the checkboxes in the "Outreach performed" column.**

Community-Based Organization	Type	Added on this report?	Outreach Performed?
InterLakes Community Action Partnership	Community Organization	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Lutheran Social Services	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
GROW SD	Provider	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Cheyenne River Housing Authority	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Consumer Credit Counseling Services of the Black Hills	Provider	<input type="checkbox"/>	<input type="checkbox"/>
NeighborWorks Dakota Home Resources	Provider	<input type="checkbox"/>	<input type="checkbox"/>
Sioux Empire Housing Partnership	Provider	<input type="checkbox"/>	<input type="checkbox"/>

## Performance Goals:

Title	Program Design Element	Status	New	Continue
Delinquency Rate	Mortgage Payment Assistance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of HOA Fees	Payment Assistance for HOA fees or liens	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Utilities	Payment Assistance for Homeowners Utilities	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Internet Services	Payment Assistance for Homeowner's Internet Service	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Insurance	Payment Assistance for Homeowner's Insurance	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Payment of Property Taxes	Payment Assistance for Delinquent Property Taxes	On Track	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## Methods for Targeting:

<p>1. Please provide an update on your targeting plan including challenges, successes, etc.</p>	<p>Due to the population size of our state, we have not had to focus on targeting our audience. The amount of money we received is more than enough to serve our population that qualifies for the HAF program. We have also assisted many homeowner applicants in prior years with the CARES Act funding. This funding was instrumental in catching up many homeowners on their payments. Thankfully, because of this program, many homeowners have already received the help they needed.</p>
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2. Is the targeting plan put fourth in the HAF Plan achieving the desired results?	Yes
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## Best Practices and Coordination:

1. Have you coordinated with any of these agencies? (FHA, VA, USDA, GSE's, State or Local Agencies that hold mortgage portfolios)

Yes



Caseworkers reach out to these agencies after an applicant has shown they are eligible and meet the other requirements of the program. Through a signed third-party agreement, our caseworkers can work directly with the agencies on behalf of the applicant to gather the necessary information to process payment of the applicant's mortgage. Keeping an open line of communication and checking in with the mortgage servicer if information gathering is slow have proved helpful when coordinating with these agencies.

If so, please provide best practices and information on coordination efforts.

2. Have you coordinated with servicers?

Yes

South Dakota opted out of using the Common Data File. Instead of this method, we reach out to servicers once an applicant has shown that they qualify for the Homeowner Assistance Fund program. Upon reaching out to the servicer, we request an updated document that shows how much of the loan is outstanding as well as the breakdown of what the payment will cover (principal, interest, taxes, insurance, etc.).

If so, please provide best practices and information on coordination efforts.

## Certification:

1. Did you earn interest in excess of \$500 through the calendar year ending December 31, 2021?	Yes
If yes, how much interest did you earn in excess of \$500 through the calendar year ending December 31, 2021?	\$7,642.19
2. Did you remit the earned interest in excess of \$500 as required by 2 CFR 200.305(b)(9)(ii)?	No