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 2019 major disaster declarations. 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 all South Dakota counties with the exception of Harding County.

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 November 15, 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.: Amy Eldridge PO Box 1237 Pierre, SD 57501

Or sent via email to <u>amy@sdhda.org</u>. If there are any questions please contact SDHDA at 605-773-3181 or email <u>amy@sdhda.org</u>.

2019 HUD Income Limits 80% Area Median Income

Household Size	<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 –								
Aurora	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Beadle	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
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
Brookings	\$42,600	\$48,650	\$54,750	\$60,800	\$65,700	\$70,550	\$75,400	\$80,300
Brown	\$41,450	\$47,400	\$53,300	\$59200	\$63,950	\$68,700	\$73,450	\$78,150
Brule	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Buffalo	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Butte	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Campbell	\$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
Clark	\$40,250	\$46,000	\$51,750	\$57,450	\$62,050	\$66,650	\$71,250	\$75,850
Clay	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Codington	\$41,400	\$47,300	\$53,200	\$59,100	\$63,850	\$68,600	\$73,300	\$78,050
Corson	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600

Household Size	<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>
Custer	\$40,500	\$46,300	\$52,100	\$57,850	\$62,500	\$67,150	\$71,750	\$76,400
Davison	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Day	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Deuel	\$41,300	\$47,200	\$53,100	\$58,950	\$63,700	\$68,400	\$73,100	\$77,850
Dewey	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Douglas	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Edmunds	\$45,050	\$51,450	\$57,900	\$64,300	\$69,450	\$74,600	\$79,750	\$84,900
Fall River	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Faulk	\$43,200	\$49,400	\$55,550	\$61,700	\$66,650	\$71,600	\$76,550	\$81,450
Grant	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Gregory	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Haakon	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Hamlin	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Hand	\$42,600	\$48,700	\$54,800	\$60,850	\$65,750	\$70,600	\$75,500	\$80,350
Hanson	\$42,950	\$49,050	\$55,200	\$61,300	\$66,250	\$71,150	\$76,050	\$80,950
Hughes	\$51,700	\$59,100	\$66,500	\$73,850	\$79,800	\$85,700	\$91,600	\$97,500
Hutchinson	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Hyde	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250
Jackson	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600

Household Size	<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>
Jerauld	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Jones	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Kingsbury	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Lake	\$44,350	\$50,700	\$57,050	\$63,350	\$68,450	\$73,500	\$78,600	\$83,650
Lawrence	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Lincoln	\$48,300	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000	\$85,500	\$91,050
Lyman	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Marshall	\$40,250	\$46,000	\$51,750	\$57,500	\$62,100	\$66,700	\$71,300	\$75,900
McCook	\$48,300	\$55,200	\$62,100	\$68,950	\$74,500	\$80,000	\$85,500	\$91,050
McPherson	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Meade	\$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
Miner	\$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
Moody	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Oglala Lakota	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Pennington	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Perkins	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Potter	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600

Household Size	<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>
Roberts	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Sanborn	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Spink	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Stanley	\$41,450	\$47,400	\$53,300	\$59,200	\$63,950	\$68,700	\$73,450	\$78,150
Sully	\$43,650	\$49,900	\$56,150	\$62,350	\$67,350	\$72,350	\$77,350	\$82,350
Todd	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
Tripp	\$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
Union	\$38,950	\$44,500	\$50,050	\$55,600	\$60,050	\$64,500	\$68,950	\$73,400
Walworth	\$39,550	\$45,200	\$50,850	\$56,500	\$61,050	\$65,550	\$70,100	\$74,600
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 201	8 Tax Return)
Amount of HOF funding Requested: \$	(Attach FEMA, SBA	A 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	
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	

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