

Affordable Rental Housing

How can I find Affordable Housing?

Finding housing on a budget can be a challenging and frustrating process. This guide provides some basic information on finding cost-effective housing and navigating the different types of affordable housing available. It will give an overview of the two main types of affordable housing which are subsidized housing and low-cost housing.

Subsidized Housing

Subsidized housing is where a portion of the rent is paid by a social service or government agency; the South Dakota Housing Development Authority (SDHDA) administers subsidized housing programs that provide affordable housing for low-income families, seniors, individuals and persons with disabilities:

- **Housing Choice Vouchers (HCV):** program run by the federal government, provides housing subsidies for families and individuals, offers two main programs:
 - **Project Based Section 8** – specific apartment rents or units (typically privately-owned) in this program have adjusted prices so the tenant pays no more than 30% of their income and the federal government pays the difference. Tenant always pays 30% of income even if cost of rent increases.
 - **Section 8 Tenant Based Vouchers** – helps pay for rent in privately-owned housing that accepts housing choice vouchers (HCV). Tenants have the option to choose a housing unit with a landlord that will accept the voucher.
- **Public Housing** – housing owned and managed by the government. Developments are wholly dedicated to low-income individuals. See HUD's [Affordable Housing Search](#) to find public housing in your area.
- The United States Department of Agriculture (USDA) subsidizes rural multi-family complexes, very similar to Project Based Section 8 but focused in rural areas. Click [here](#) to find USDA rural multi-family complexes in your area.
- There are also housing options available for those within specific populations or those facing specific circumstances (i.e. homelessness, domestic abuse, substance use disorders, HIV/AIDS). Call 211 to learn more.

Low-Cost Housing

Housing in which the developer or landlord lists the rent below the fair market rate. These are independent housing developments that may or may not have eligibility qualifications.

- SDHDA's [Rental Housing Search](#) provides affordable rental housing options in each community throughout the state, including both low-income and subsidized options.

Am I Eligible?

Your local Public Housing Agency (PHA) will decide if you are eligible for a HCV or public housing based

on your income, family size, and assets. There are specific [income limits](#) that you must meet to be eligible. If you are eligible, you will either be assisted or put on a waiting list and contacted when housing becomes available.

How do I apply for Subsidized Housing?

To apply for housing that has income eligibility you will have to fill out a form which will include information on family size, income, and assets; you should be prepared to present documentation (i.e. birth certificates, tax returns, etc.) during the application process. Applications will be processed through the local PHA or through the organization that manages the affordable housing property. Your first stop should be your local PHA who will know what is available in your area and what application process you may need to follow. Here is a link to the Public Housing Authorities ([PHA websites](#) for South Dakota.

What Happens if I'm put on the Waiting List?

Due to the high demand for affordable rental housing, many people who apply for subsidized housing are put on a waiting list and some remain on the waiting list for several months or years. If you get confirmation that you have been placed on the waiting list, there are a couple of important things to remember:

- While on the waiting list you may be sent notices from time-to-time asking if you are still interested in being on the list. Make sure you respond by the stated deadline or you may risk being taken off the list.
- To ensure you receive any notices, if your address or phone number changes send written notification of your updated contact information to each place you submitted an application. Also send written notification if other changes occur that may affect your housing situation (i.e. changes in employment, family size, etc.)

There are specific groups (including those facing homelessness, those paying more than 50% of income for rent, or those with very limited resources) that may receive preference for affordable housing. Ask your local PHA about preferences to see if your situation qualifies. If any changes occur while on the waiting list (i.e. income changes) contact your local PHA so they can review your position.

Once you reach the top of the list you will be notified to schedule an interview.

Where Else Can I Look for Accessible Rental Housing?

- Look for "For Rent" signs in a neighborhood that could fit your budget
- Local ads:
 - Look at newspapers or community bulletin boards (ie. Shoppers News) at local community centers, gas stations, and coffee shops where private landlords might advertise available properties.
- Local property management companies:
 - Google "property management near me" or look for property management companies in a phone book to ask about accessible renting options and ask if a unit will be opening soon.
- Renter's Guide (or other magazines sometimes in grocery stores)

- Rental listing websites:
 - Many websites can be used to find rental housing, but the Better Business Bureau warns about rental scams through online listings. The following websites are recommended by multiple landlord/tenant-focused websites.
 - HUD.gov
 - myrentersguide.com
 - Craigslist
 - Social Media
 - Apartments.com; Zillow or Trulia
- *Be aware of scams

For more information, call 211 or search our online database:

- www.helplinecenter.org/211database
 - Use the following keyword search terms:
 - Low Income/Subsidized Rental Housing
 - Housing search and information

Sources:

- HUD Affordable Apartment Search: <https://apps.hud.gov/apps/section8/step2.cfm?state=SD%2CSouth+Dakota>
- HUD HA South Dakota: https://www.hud.gov/states/south_dakota/renting/hawebsites
- HUD Income Limits: <https://www.huduser.gov/portal/datasets/il.html>
- HUD PHA Contact Information: https://www.hud.gov/program_offices/public_indian_housing/pha/contacts
- HUD Tenant Based: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/tenant
- SDHDA For Renters: <http://www.sdhda.org/property-management/for-renters.html>
- SDHDA Rental Housing Search: <http://www.sdhousingsearch.com/>
- Section 8 Project Based: https://www.hud.gov/program_offices/public_indian_housing/programs/hcv/project
- Sioux Falls Housing: <http://www.sioxfallshousing.org/>
- South Dakota Housing Development Authority: <http://www.sdhda.org/>
- South Dakota Low Income Housing: <https://www.lowincomehousing.us/SD.html>
- USDA Rentals: https://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_county.jsp?st=SD&state_name=South%20Dakota&st_cd=46

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