South Dakota: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 30 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

If you own or rent a home in South Dakota and you are living on a low income, are an older adult, or have a disability, this page lists the help available to you. Verified July 25, 2026.

Two phone numbers will get you started on almost everything here. For anything to do with staying in your home, care at home, home modifications, or finding local services, call Dakota at Home at 833-663-9673. It is South Dakota's aging and disability resource center, it is free, and it has no income test. For anything to do with property taxes, call the Department of Revenue Property Tax Division at 800-829-9188 or email proptaxin@state.sd.us. One thing that surprises people moving here from other states: South Dakota runs energy assistance from a single state office in Pierre rather than through county offices, so you apply by mail or online at 800-233-8503 rather than in person.

If you are thinking about sharing your home: the single most important thing to understand in South Dakota is that most of the property tax programs use two different income limits, one for a household of one person and a higher one for a household of more than one. Adding another adult to your home moves you onto the multiple-member limit and counts that person's income toward it. On the Assessment Freeze, for example, the limit goes from $56,595 for one person to $66,885 for a household of more than one, so a home seeker earning less than about $10,000 a year would leave you still eligible while a higher earner would not. Energy assistance, weatherization, the security deposit program, and rental vouchers all count everyone's income too, and the energy assistance application must be signed by every adult in the house. Three things here do not look at income at all, so sharing your home cannot affect them: Homestead Exemption Program 1, the Property Tax Exemption for Disabled Veterans, and free Medicare counseling through SHIINE. Where a program does not clearly say how it treats another adult, we say so below, and you should confirm with the program before anyone moves in.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 25, 2026. 2 of the 30 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

Home and Community Based Options and Person-Centered Excellence (HOPE) Waiver: Environmental Accessibility Adaptations

SERVICE STATE EITHER

WHO RUNS IT	South Dakota Department of Human Services, Division of Long Term Services and Supports, with South Dakota Medicaid
WHAT YOU GET	Physical adaptations to the home based on assessed need: ramps, grab bars, widened doorways, bathroom modifications, and specialized electric or plumbing systems required for medical equipment. No published dollar cap, but any adaptation authorized above $5,000 triggers an extra claims review, and total waiver services are held to a threshold equal to the average cost of nursing facility care (policy manual updated April 2025).
WHO QUALIFIES	65 or older, or 18 or older with a qualifying disability
INCOME LIMIT	Must meet South Dakota Medicaid long-term care financial eligibility as determined by the Department of Social Services Long Term Care Benefits Specialist; no separate published dollar figure
HOW TO APPLY	Start with a referral to Dakota at Home at 833-663-9673 or through the online referral form. A Long Term Services and Supports case management specialist completes a Home Care Assessment in your home, the department decides whether you meet nursing facility level of care, and the Department of Social Services decides financial eligibility. Adaptations must be written into your Individual Support Plan before work begins.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

833-663-9673 https://dss.sd.gov/docs/medicaid/providers/billingmanuals/HCBS/Home_and_Community_Based_Options_and_Person-Centered_Excellence.pdf

Dakota at Home

SERVICE STATE EITHER

WHO RUNS IT	South Dakota Department of Human Services, Division of Long Term Services and Supports, with the Helpline Center
WHAT YOU GET	Free, unbiased information, referral, and assistance. Connects people to home care, medical equipment, home modifications and safety upgrades, caregiver and respite support, Medicaid and Medicare help, residential options, and local community services (2026).
WHO QUALIFIES	any age; focused on adults 60 and older and adults 18 and older with disabilities
INCOME LIMIT	None for information and referral
HOW TO APPLY	Call 833-663-9673, email DakotaAtHome@state.sd.us, or use the online referral form at dakotaathome.sd.gov. You can refer yourself or a family member.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

833-663-9673 https://dakotaathome.sd.gov/

DakotaLink assistive technology services

SERVICE · NONPROFIT · EITHER

WHO RUNS IT	DakotaLink, South Dakota's statewide assistive technology program
WHAT YOU GET	Individual assessment of assistive technology needs, equipment demonstration, short-term equipment loans, reuse of donated equipment, sales, installation and training, and help finding funding including low-interest loans. Four regional offices with six certified rehabilitation technicians (2026).
WHO QUALIFIES	any age
INCOME LIMIT	Not published on the program's main page; DakotaLink serves South Dakotans with disabilities and older adults
HOW TO APPLY	Call 800-645-0673 to reach the regional office serving your area and arrange an assessment.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-645-0673 https://dakotalink.net/

Home Again

SERVICE · STATE · EITHER

WHO RUNS IT	South Dakota Department of Social Services
WHAT YOU GET	One-time or short-term transition services that Medicaid does not normally cover, including home modifications, setting up a household, help securing appropriate housing, transportation for the move, and assistive technology for self-care (2026).
WHO QUALIFIES	18 or older
INCOME LIMIT	Must be enrolled in or eligible for South Dakota Medicaid
HOW TO APPLY	Take the eligibility quiz or submit a referral form in the Get Started section at homeagain.sd.gov, or call 605-789-9718.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

605-789-9718 https://homeagain.sd.gov/

Home repair and deferred maintenance

Community Home Improvement Program (CHIP)

LOAN · STATE · HOMEOWNER

WHO RUNS IT	South Dakota Housing (South Dakota Housing Development Authority), through participating lenders
WHAT YOU GET	Home improvement loans at 2.9% fixed interest with level monthly payments. Loan amount and term are set individually, with no loan-to-value requirement (2026).
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income up to $124,080 for households of two or fewer and up to $144,760 for households of three or more (limits published on the program page as of 2026)
HOW TO APPLY	Contact a participating lender directly. Lenders include BankWest at 800-253-0362, CU Mortgage Direct at 605-339-2152, Dacotah Bank at 605-622-6325, First Fidelity Bank at 605-775-2641, and Premier Bank at 605-934-2500.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-540-4241 https://www.sdhousing.org/ready-to-buy/fix-my-home

HOME and Housing Opportunity Fund Homeowner Rehabilitation

REHABILITATION ASSISTANCE · STATE · HOMEOWNER

WHO RUNS IT	South Dakota Housing, delivered by local agencies that receive HOME and Housing Opportunity Fund awards
WHAT YOU GET	Repair, rehabilitation, or reconstruction of owner-occupied homes. Per-home amounts and repayment terms are set by the local agency administering the award (2026).
WHO QUALIFIES	no age limit
INCOME LIMIT	Low-income homeowners; limits are set by the local administering agency under HOME and Housing Opportunity Fund rules (2026)
HOW TO APPLY	You do not apply to South Dakota Housing directly. Find the agency administering these funds in your area through South Dakota Housing's development programs list, then apply to that agency.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-540-4241 https://www.sdhousing.org/ready-to-buy/fix-my-home

Governor's House Program

PURCHASE PROGRAM | STATE | HOMEOWNER

WHO RUNS IT	South Dakota Housing (South Dakota Housing Development Authority)
WHAT YOU GET	A prebuilt, energy-efficient home delivered and placed on your lot: $89,000 for two bedrooms, $99,000 for three bedrooms, before taxes. About 18 months from order to delivery. More than 3,300 homes sold since 1996 (2026 pricing).
WHO QUALIFIES	any age; the net worth limit is more generous at 62 and older
INCOME LIMIT	Maximum income $103,400. Net worth limit $125,000, or $105,000 in liquid assets, at age 61 and younger. Net worth limit $250,000, or $140,000 in liquid assets, at age 62 and older (2026).
HOW TO APPLY	Contact the area representative for your region: Western 605-347-3384, Southeast 605-681-8135, South Central 605-260-5652, Northeast 605-897-7636, Central 605-773-2780.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-540-4241 https://www.sdhousing.org/ready-to-buy/available-programs/governors-house-program

USDA Section 504 Single Family Housing Repair Loans and Grants

LOAN AND GRANT | FEDERAL-IN-STATE | HOMEOWNER | NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development, South Dakota state office
WHAT YOU GET	The federal terms are described on our nationwide programs page. The South Dakota state office contact and any state-specific delivery details are not listed here, so check with the state office.
WHO QUALIFIES	62 or older is required for the grant portion; the loan has no age minimum
INCOME LIMIT	Very low income, at or below 50% of area median income for the county, per the federal program description
HOW TO APPLY	Applications go through the USDA Rural Development office serving your county. Rural properties only.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-21

Weatherization and energy efficiency

South Dakota Weatherization Assistance Program

SERVICE | STATE | EITHER

WHO RUNS IT	South Dakota Department of Social Services, Office of Energy Assistance, delivered by four community action programs
WHAT YOU GET	No cost to the household. Work can include weather-stripping doors and windows, caulking and sealing cracks and holes, insulating attics, walls and under floors, repair, tune-up or replacement of a non-functional heating system, and incidental repairs needed to protect the weatherization work (2025-2026).
WHO QUALIFIES	no age limit; older adults are a priority group
INCOME LIMIT	Household income over the three months before you apply must be at or below 200% of the federal poverty level: $7,825 for 1 person, $10,575 for 2, $13,325 for 3, $16,075 for 4, $18,825 for 5, $21,575 for 6, $24,325 for 7, $27,075 for 8, $29,825 for 9, and $32,575 for 10 (2025-2026). These are three-month figures, not annual figures.
HOW TO APPLY	Contact the community action program serving your county: Inter-Lakes Community Action 605-256-6518, Rural Office of Community Services 605-384-3883, Grow South Dakota 605-698-7654, Western South Dakota Community Action 605-348-1460. A printable application is on the Department of Social Services energy and weatherization page.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-233-8503 https://dss.sd.gov/economicassistance/energy_weatherization_assistance.aspx

Grow South Dakota Emergency Furnace Repair and Replacement

REPAIR | NONPROFIT | HOMEOWNER

WHO RUNS IT	Grow South Dakota
WHAT YOU GET	Repair or replacement of a furnace that has stopped working, in an owner-occupied home (2026). No published dollar cap.
WHO QUALIFIES	no age limit
INCOME LIMIT	Tied to participation in the South Dakota Low Income Energy Assistance Program, which uses a three-month income test
HOW TO APPLY	Call Grow South Dakota at 605-698-7654 or email info@growsd.org.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

605-698-7654 https://www.growsd.org/housing

Both major investor-owned utilities point South Dakota customers to the state weatherization program rather than running their own income-qualified version. If your provider is a rural electric cooperative or a municipal utility, check with it directly, because those were not surveyed here.

Utility bill assistance and discounts

Low Income Energy Assistance Program (LIEAP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	South Dakota Department of Social Services, Office of Energy Assistance
WHAT YOU GET	A seasonal payment made directly to your energy supplier. The amount depends on the number of people in the home, income, the type and cost of your heat, and where you live (2025-2026 heating season).
WHO QUALIFIES	no age limit
INCOME LIMIT	Total gross income for the three calendar months before you apply must not exceed: $7,825 for 1 person, $10,575 for 2, $13,325 for 3, $16,075 for 4, $18,825 for 5, $21,575 for 6, $22,514 for 7, $23,014 for 8, $23,514 for 9, and $24,431 for 10 (2025-2026 heating season). These are three-month figures, not annual figures.
HOW TO APPLY	Complete the printable or online application. It must be signed by everyone living in the house who is 18 or older. Send proof of income for everyone in the house for the three calendar months before you sign, plus proof of heating costs, to DSSHeat@state.sd.us or 700 Governors Drive, Pierre, SD 57501. Applications are processed within 60 days.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-233-8503 https://dss.sd.gov/economicassistance/energy_weatherization_assistance.aspx

Energy Crisis Intervention Program (ECIP)

GRANT FEDERAL-IN-STATE EITHER

WHO RUNS IT	South Dakota Department of Social Services, Office of Energy Assistance
WHAT YOU GET	Emergency energy help available April 1 through March 31 each program year, for a household that is income eligible and in a crisis. Amount is based on the emergency.
WHO QUALIFIES	no age limit
INCOME LIMIT	Same three-month income limits as the Low Income Energy Assistance Program (2025-2026 heating season)
HOW TO APPLY	Call 800-233-8503 or email your disconnection notice to DSSHeat@state.sd.us. Outside office hours, leave a message with your name, phone number, and a short description of the emergency.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-233-8503 https://dss.sd.gov/economicassistance/energy_weatherization_assistance.aspx

Black Hills Cares

GRANT UTILITY EITHER

WHO RUNS IT	Black Hills Energy
WHAT YOU GET	Help paying a Black Hills Energy bill or an emergency energy-related expense, funded by voluntary donations from customers and employees. No published dollar amount (2026).
WHO QUALIFIES	no age limit
INCOME LIMIT	For eligible customers in need; specific limits are not published on the program page
HOW TO APPLY	Start from the Black Hills Energy South Dakota energy assistance page, or ask the community action program serving your county.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

https://www.blackhillsenergy.com/billing-and-payments/energy-assistance-programs/south-dakota-energy-assistance-resources

NorthWestern Energy payment arrangements and extended due dates

PAYMENT ARRANGEMENT UTILITY EITHER

WHO RUNS IT	NorthWestern Energy
WHAT YOU GET	Extended payment terms and a later due date for customers who have fallen behind. No forgiveness of the amount owed (2026).
WHO QUALIFIES	no age limit
INCOME LIMIT	None; open to residential customers who are behind
HOW TO APPLY	Call the South Dakota customer service team at 800-245-6977 before the account is disconnected.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-245-6977 https://www.northwesternenergy.com/billing-payment/payment-assistance

This is a real gap in South Dakota. Neither utility's assistance page lists a lower rate class for low-income households. If you are on a fixed income, the seasonal energy assistance payment plus budget billing is the closest equivalent.

Property tax relief

Assessment Freeze for the Elderly & Disabled

FREEZE STATE HOMEOWNER

WHO RUNS IT	South Dakota Department of Revenue, Property Tax Division; applications filed with the county treasurer
WHAT YOU GET	Freezes the assessed value of your home for tax purposes, so a rise in market value does not raise your taxable value. Property means the house, the garage, and the lot it sits on, or one acre, whichever is less. A home with a full and true market value of $514,500 or more is not eligible unless you already received the freeze on it in a prior year (December 2025 brochure).
WHO QUALIFIES	65 or older, or disabled as defined by the Social Security Act
INCOME LIMIT	Previous calendar year income less than $56,595 for a single-member household and less than $66,885 for a multiple-member household. Income means federal adjusted gross income plus other income, including Social Security payments (December 2025 brochure).
HOW TO APPLY	Apply to your county treasurer every year by April 1. Applications are available in January at the county courthouse or from the Department of Revenue property tax relief page.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-829-9188 https://dor.sd.gov/individuals/taxes/property-tax/relief-programs/

Homestead Exemption Program 1 (SDCL 43-31)

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	South Dakota Department of Revenue, Property Tax Division; applications filed with the county treasurer
WHAT YOU GET	Delays property taxes until you sell or transfer the home. Deferred taxes build up and accrue interest at 10% per year. Your county treasurer cannot take the property for back taxes if you were 70 or older when the taxes went unpaid and the home is assessed at or below $170,000. Property means the house, the garage, and the lot it sits on, or one acre, whichever is less (December 2025 brochure).
WHO QUALIFIES	70 or older, or a surviving spouse of someone previously eligible
INCOME LIMIT	None. Program 1 is based on age and home value only.
HOW TO APPLY	Apply to your county treasurer every year by April 1.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-829-9188 https://dor.sd.gov/media/5lrpvndw/homestead-exemption-brochure.pdf

Homestead Exemption Program 2 (SDCL 10-6C)

DEFERRAL STATE HOMEOWNER

WHO RUNS IT	South Dakota Department of Revenue, Property Tax Division; applications filed with the county treasurer
WHAT YOU GET	Delays property taxes until you transfer the property. Deferred taxes build up and accrue interest at 4% per year, a much lower rate than Program 1 (December 2025 brochure).
WHO QUALIFIES	70 or older, or a surviving spouse of someone previously eligible
INCOME LIMIT	Previous calendar year income less than $18,470 for a single-member household and less than $23,087 for a multiple-member household, counting income from all household members. Income includes federal adjusted gross income plus other income such as Social Security (December 2025 brochure).
HOW TO APPLY	Apply to your county treasurer every year by April 1. The application form is PT 38C, available from the county treasurer or the Department of Revenue.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-829-9188 https://dor.sd.gov/media/5lrpvndw/homestead-exemption-brochure.pdf

Sales or Property Tax Refund for Senior Citizens & Citizens with Disabilities

REFUND STATE EITHER

WHO RUNS IT	South Dakota Department of Revenue, Special Tax Division
WHAT YOU GET	A refund of sales tax or property tax already paid. The refund amount is based on your income and the tax you paid (2026 filing season, using 2025 income).
WHO QUALIFIES	65 or older on or before January 1, 2025, or disabled during 2025
INCOME LIMIT	Yearly income of $17,215 or less if you live alone, or combined household income of $23,265 or less if others live with you (2025 income, for the refund claimed in 2026)
HOW TO APPLY	Apply between May 1 and July 1 each year. Send the application to the South Dakota Department of Revenue, Special Tax Division, 445 East Capitol Avenue, Pierre, SD 57501-3185.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-829-9188 https://dor.sd.gov/individuals/taxes/property-tax/relief-programs/

Property Tax Reduction from Municipal Taxes for the Elderly and Disabled

REDUCTION STATE HOMEOWNER

WHO RUNS IT	South Dakota Department of Revenue, Property Tax Division; applications filed with the county treasurer
WHAT YOU GET	Reduces your city property taxes the year after you apply, on a sliding scale. Single-member household: 100% reduction under $16,160 of income, 75% from $16,160 to $17,315, 50% from $17,315 to $19,623, 25% from $19,623 to $20,778. Multiple-member household: 100% under $21,355, 75% to $22,509, 50% to $24,240, 25% to $25,395 (December 2025 brochure).
WHO QUALIFIES	65 or older, or disabled as defined by the Social Security Act
INCOME LIMIT	Single-member household income less than $20,778, or multiple-member household income less than $25,395, to receive any reduction (December 2025 brochure)
HOW TO APPLY	Apply to your county treasurer by April 1.

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-829-9188 https://dor.sd.gov/media/ztzhe40b/property-tax-reduction-municipal-tax-relief-v2.pdf

Property Tax Exemption for Disabled Veterans

EXEMPTION STATE HOMEOWNER

WHO RUNS IT	South Dakota Department of Revenue; applications filed with the county assessor
WHAT YOU GET	Exempts up to $200,000 of the home's assessed value from property tax (2026).
WHO QUALIFIES	any age
INCOME LIMIT	None stated on the Department of Revenue relief programs page
HOW TO APPLY	Apply to your county assessor by November 1.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

800-829-9188 https://dor.sd.gov/individuals/taxes/property-tax/relief-programs/

Property Tax Exemption for Paraplegic Veterans and Property Tax Reduction for Paraplegics

EXEMPTION AND REDUCTION | STATE | HOMEOWNER

WHO RUNS IT	South Dakota Department of Revenue; the exemption is filed with the county assessor and the reduction with the county auditor
WHAT YOU GET	Two related programs. The exemption removes property tax on a home owned by a paraplegic veteran, a veteran with loss or loss of use of both lower extremities, or an un-remarried widow or widower. The reduction lowers the bill for a paraplegic homeowner on an income scale. Both cover the house, the garage, and the lot it sits on, or one acre, whichever is less (2026).
WHO QUALIFIES	any age
INCOME LIMIT	The veterans exemption shows no income test on the Department of Revenue relief page. The paraplegic reduction applies income and occupancy limits, but the dollar figures were not published on the page fetched.
HOW TO APPLY	For the exemption, apply to your county assessor by November 1. For the reduction, apply to your county auditor by April 1.

If you share your home: this program does not clearly say how it treats another adult in the home. Confirm with the program before anyone moves in.

800-829-9188 https://dor.sd.gov/individuals/taxes/property-tax/relief-programs/

Insurance-related help

Senior Health Information and Insurance Education (SHIINE)

SERVICE | STATE | EITHER

WHO RUNS IT	SHIINE, South Dakota's State Health Insurance Assistance Program, delivered through regional partners including Western South Dakota Community Action
WHAT YOU GET	Free, one-on-one Medicare counseling and help comparing plans, enrolling, understanding bills and appeals, and spotting fraud (2026).
WHO QUALIFIES	Medicare beneficiaries, typically 65 and older, and younger people with disabilities on Medicare
INCOME LIMIT	None. Free to every Medicare beneficiary regardless of income.
HOW TO APPLY	Call 888-854-5321 to be connected to the regional office serving your area, or contact your community action program. Western South Dakota Community Action in Rapid City hosts Medicare counseling and can be reached at 605-348-1460.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

888-854-5321 https://www.shiine.net/

We did not identify a program in this category. That does not always mean none exists, so it is worth asking your city or county.

> *No income-based premium subsidy for homeowner insurance was identified. If premiums are more than you can comfortably manage, shopping among licensed companies and raising your deductible are the practical levers, and the Division of Insurance can tell you who is licensed in your area.*

⌂ HomeShare-relevant extras

Security Deposit Assistance Program

GRANT STATE RENTER

WHO RUNS IT	South Dakota Housing, delivered by ten regional agencies
WHAT YOU GET	Payment of a rental security deposit. It may not exceed one month's rent (2026).
WHO QUALIFIES	no age limit
INCOME LIMIT	Household income may not exceed 60% of area median income for your household size and county (2026)
HOW TO APPLY	Contact the agency serving your county: Aberdeen Housing 605-226-2321, Brookings Housing and Redevelopment Commission 605-692-1670, Calm Waters in Sioux Falls 605-595-0718, Huron Housing and Redevelopment Commission 605-352-1520, Inter-Lakes Community Action Partnership in Madison 605-256-6518, Mobridge Housing and Redevelopment Commission 605-845-2560, Pathways Shelter for the Homeless in Yankton 605-665-8994, Pierre Housing and Redevelopment Commission 605-773-7425, Safe Place of Eastern South Dakota in Mitchell 605-996-4440, Western Resources for Independent Living in Rapid City 605-718-1930.

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-540-4241 https://www.sdhousing.org/ready-to-rent/rental-assistance/security-deposit

Tenant-Based Section 8 Housing Choice Voucher

VOUCHER COUNTY-CITY RENTER

WHO RUNS IT	Local public housing authorities across South Dakota; South Dakota Housing maintains the directory
WHAT YOU GET	Federal rent assistance paid toward the rent on a privately owned unit. The amount depends on household income and the unit (2026).
WHO QUALIFIES	no age limit
INCOME LIMIT	Income limits are set by each public housing authority under federal rules
HOW TO APPLY	Find and apply to the public housing authority serving your area. South Dakota Housing links to the federal directory of South Dakota authorities from its rental assistance page. Call South Dakota Housing at 800-540-4241 if you are not sure which authority covers your county.

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

800-540-4241 https://www.sdhousing.org/ready-to-rent/rental-assistance

Accessory dwelling unit rules in Sioux Falls and Rapid City

ZONING ALLOWANCE | COUNTY-CITY | HOMEOWNER | NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	City of Sioux Falls and Minnehaha County joint zoning; City of Rapid City Community Planning and Development
WHAT YOU GET	Both cities allow an accessory dwelling unit on a single-family lot under their zoning codes. The size, parking, and owner-occupancy conditions are not listed here, so check with your city planning office.
WHO QUALIFIES	no age limit
INCOME LIMIT	None; this is a zoning permission, not an income-tested benefit
HOW TO APPLY	Contact your city planning office before designing or building. Ask specifically about size limits, whether the owner must live on the lot, parking, and minimum rental terms.

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

https://www.rcgov.org/departments/community-planning-development/current-planning.html

Dakota at Home maintains a searchable directory of housing and community services and is the practical place to ask.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the South Dakota contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.