

GET STARTED WITH NEIGHBORHOODLIFT

To start the application process for NeighborhoodLIFT® down payment assistance, please follow the instructions below.

1. You must first [create an account](#).
2. When creating your account, be sure to check *“I am interested in applying for NeighborhoodLIFT down payment assistance.”*
3. Once you have completed the initial steps, you will receive an email from GROW South Dakota in order to authenticate your account.
 - a. Within the email click on the “Confirm Your Account” hyperlink.
 - b. Create an 8-character password for your profile
4. To log in to your account, [click here](#).
5. Once you are logged in, select the “LIFT Quiz” button in the banner at the top of the screen. If you have already created an account, the “LIFT Quiz” button will be in the next steps section.

6. Once you have completed the quiz and are determined preliminarily eligible, you will be asked on screen to enter some information about your current mailing address and your purchase property. Additionally, you will need to upload the following documents in order to schedule an appointment for an Eligibility Determination Session. Click the “Upload Files” button. Please upload the following documents:

- a. Preapproval letter for a first mortgage from a [NeighborhoodLIFT approved lender](#)
- b. A fully executed purchase and sales agreement for a property located in South Dakota.

***Don't have a scanner? It's easy! Use your smartphone to log in to your account and take pictures of your documents from your phone's camera to upload them!

7. Once GROW South Dakota has reviewed and approved the documents you uploaded, you will receive an email from GROW South Dakota letting you know that it is time to schedule your Eligibility Determination Session. When you receive that email, go to the Training Center and proceed to the “My Appointments” section. You must COMPLETE your eligibility determination session 21 calendar days prior to your closing date. Failure to do so could result in a delay of closing!

***Please note, this appointment will not appear unless you submitted the appropriate documentation. Once GROW South Dakota reviews and approves this documentation, you will be able to schedule this appointment. GROW South Dakota will review your submissions within 48 business hours.

8. After scheduling your EDS appointment, you will receive an email from GROW South Dakota confirming the date, time and location of your EDS appointment. The email will include details of the documents you should upload at least 72 hours prior to your appointment. You can upload these documents via the My Documents tab at the top of your online account (remember, you

can log into your account via your smart phone or tablet and use your device's camera to take pictures of your required documents if you don't have access to a scanner). **View list of the required documents.** If you do not upload these documents 72 hours prior to your appointment, your appointment will be cancelled. Be sure to bring copies of all of the documents you upload to your Eligibility Determination Session.

What Happens Next?

- At your EDS appointment, GROW South Dakota will determine your eligibility to participate in the NeighborhoodLIFT® program.
- Once you are deemed eligible for participation, you will be issued a LIFT commitment letter from GROW South Dakota. A copy of this will also be sent to your first mortgage lender.
- Your first mortgage lender will submit all required documents to GROW South Dakota at least 14 calendar days prior to the closing date listed on your purchase and sales agreement.
- If you qualify for the First Responder, Military or Teacher benefit and were not able to provide documentation at time of your Eligibility Determination Session, you can do so now by logging into your account [here](#) and uploading the documentation via the My Documents section no less than 7 calendar days prior to the closing date listed on your purchase and sales agreement. Remember, you can always log in on your smart phone or tablet and use your device's camera to take a picture of your documents and upload them to us that way! Failure to submit this documentation on time will result in a delayed closing on your home.