

About Habitat for Humanity®

People in our community, and all over the world, partner with Habitat for Humanity to build or improve a place they can call home. Habitat homeowners help build their own homes alongside Habitat staff and volunteers, and they pay an affordable mortgage. With our help, Habitat homeowners achieve the strength, stability and independence they need to build a better life for themselves and their families.

Driven by the vision that everyone needs a decent place to live, Habitat for Humanity began in 1976 as a grass-roots effort. The Christian housing organization has since grown to become a leading global nonprofit working in more than 70 countries.

Established as an affiliate of Habitat for Humanity International in 1989, Habitat for Humanity of Greater Sioux Falls is dedicated to eliminating substandard housing in Lincoln, Minnehaha and Turner Counties through:

- Constructing, rehabilitating and preserving homes;
- Advocating for fair and just housing policies; and
- Providing training and access to resources to help families improve their shelter conditions.

Partnering with Habitat for Humanity

Habitat for Humanity helps build and rehabilitate homes for qualifying low-to-moderate income families who meet general eligibility requirements and have a need, ability to pay and willingness to partner. This includes those who:

- Are a U.S. citizen or permanent legal resident, living or working in our service area for at least 12 months;
- Have a housing need – current housing is inadequate, substandard or unaffordable;
- Have a financial need – gross household income falls within 30%–60% of area median income in accordance with Housing and Urban Development statistics;
- Have a credit score of at least 580 or verifiable payment history, meeting debt-to-income ratios;
- Demonstrate a willingness to partner with Habitat by completing a minimum of 300 sweat equity

hours, attending a series of homebuyer education classes and workshops, and saving \$1,500 prior to closing; and

- Purchase the Habitat home for appraised value and commit to making a regular monthly mortgage payment for the entire loan term.

As the lender for the sale, Habitat for Humanity offers flexible financing and affordable mortgage loan packages that ensure an affordable house payment for each homebuyer. The monthly mortgage payments from Habitat homeowners flow into what Habitat calls The Fund for Humanity, which helps make our programs available to future applicants.

Habitat for Humanity is an equal-opportunity lender and invites people of all backgrounds, races and religions to build houses in partnership with families in need of affordable shelter.

Key Dates and Statistics

- Habitat for Humanity of Greater Sioux Falls was established in 1989 and built its first home in 1991. To date, Habitat has built or rehabbed 168 homes for 261 adults and 653 children in the greater Sioux Falls area, which includes Minnehaha, Lincoln and Turner County.
- Habitat for Humanity has completed 195 Neighborhood Revitalization projects since 2010, helping 276 adults and 131 children, including 92 disabled, 75 elderly, and 24 veteran homeowners. These projects are completed on existing owner-occupied homes and include exterior painting, weatherization, yard clean-up, and minor repairs. Eligibility requirements apply.
- Habitat for Humanity of Greater Sioux Falls opened the doors to its ReStore in September 2002. The ReStore is a retail operation that accepts donated new and used home building and home goods that are sold to the general public, keeping around 500 tons of reusable material out of the landfill each year.