



OTHER HOUSING RESOURCES

Our staff has compiled this resource list for the benefit of anyone who is pursuing affordable housing or home repairs. Please contact these agencies directly to learn more about their programs.

HOME PURCHASE PROGRAMS

1. City of Sioux Falls – Affordable Housing Division

Affordable Housing Solutions / Neighborhood Revitalization

Affordable Housing Solutions creates innovative housing solutions for people with limited financial resources. They are developing new and creative ways to revitalize neighborhoods through the provision of quality, affordable housing. Their mission is to improve the quality of life for the Sioux Falls Community and its lower income residents. See the website for a listing of homes for sale within the city limits of Sioux Falls.

For eligibility and program information, contact:

Brent Tucker, Director of Housing Development

Phone: (605) 221-0430

Email: brent@a-h-s.org

Websites: <https://a-h-s.org>
<https://www.siouxfalls.org/planning-dev/planning/affordable-housing>

2. South Dakota Housing Development Authority / South Eastern Council of Governments

Governor's House Program

In 1996, the Governor's House program was created as a way to provide reasonably sized, affordable homes to income-qualified individuals and families. They are seeking qualified applicants for single-family homes in the Sioux Falls area.

For eligibility and program information, contact:

Jenna Lequire

Phone: (605) 681-8182

E-mail: jenna@secog.org

Websites: <http://secog.org/services/affordable-housing/governors-house-program>
<https://www.sdhda.org/homeownership/governors-house-program>

3. The Community Outreach

Hezekiah House Program

Hezekiah House is designed for those looking to take the next step in their dream of owning their own home. The program will provide clean and safe **rental units** for up to 36 months for families who are working hard to better their futures. Requirements of the program include financial literacy education, homeownership classes, and case management. Openings are limited. The goal is to achieve home purchase within 36 months.

For eligibility and program information, contact:

Kayla Tronvold, Housing Program Manager

Phone: (605) 331-3935

Email: kaylat@thecommunityoutreach.org

Website: <https://thecommunityoutreach.org/programs/hezekiah-house>

OTHER COMMUNITY RESOURCES

2-1-1 Helpline Center (available to all South Dakota residents)

You are not alone. Every day people turn to 211 for information and support – whether financial, family, health or disaster related. Texts and phone calls are free and confidential. Resource guides are available online.

For more information:

Phone: Call 211 or text your zip code to 898211

Email: help@helplinecenter.org

Website: <https://www.helplinecenter.org/2-1-1-community-resources>

AFFORDABLE HOME LOANS

1. SD Housing Development Authority – Housing Programs and Resources

Website: <https://www.sdhda.org/homeownership>

2. GROW South Dakota – Housing Programs

Phone: (605) 698-7654

Website: <https://www.growsd.org/housing>

3. USDA Rural Development

Housing Purchase/Repair/Rehabilitation – excludes Sioux Falls and Rapid City

Rural Development's Section 502 Direct Loan Program assists low- and very-low income applicants obtain decent, safe and sanitary housing in eligible rural areas. The Section 504 Home Repair Program provides loans to very-low income homeowners to repair, improve, or modernize their homes or provides grants to elderly very-low income homeowners to remove health and safety hazards.

Phone: Contact the local Rural Development Office in Sioux Falls at (605) 330-4515, Ext 4.

Website: <https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfpd>

HOME REPAIR OR HOME MODIFICATIONS – for current homeowners

1. City of Sioux Falls – Housing Division

Single-Family Rehabilitation Program

Contact Matt Cerny, Housing Program Specialist: 605-367-8176 or 605-367-8180

This program provides financial assistance to low- and moderate-income owners to maintain their homes in a decent, safe, and sanitary condition.

Website: <https://www.siouxfalls.org/planning-dev/planning/affordable-housing/single-family-rehab>

2. South Dakota Housing Development Authority

Community Home Improvement Program (CHIP)

The Community Home Improvement Program (CHIP) provides low interest loans for eligible borrowers to improve or repair the borrower's present single-family home. The interest rate for CHIP Loans is 2.9%. The total gross annual household income is a maximum of \$90,360 for a household of 2 or less, or a maximum of \$108,920 for a household of 3 or more.

Contact a CHIP participating lender: <http://www.sdhda.org/homeownership/chip-participating-lenders.html>

Website: <https://www.sdhda.org/homeownership/home-improvement>

3. Independent Living Choices

Home Modifications

The Home Modification Program provides home alterations (ramps, doorway widening, bathroom and kitchen modifications) and other architectural changes for eligible individuals, to make their premises accessible.

In Sioux Falls, contact: (605) 362-3550

For contact information in other SD communities: <http://www.ilcchoices.org/locations/>

Website: <http://www.ilcchoices.org/services-programs>

4. Inter-Lakes Community Action Partnership

Housing Repair/Rehabilitation – excludes Sioux Falls

ICAP delivers a repair and accessibility modification program for the homes of eligible persons and families. The HOME Rehabilitation program is funded by the South Dakota Housing Development Authority (SDHDA) with HOME program funds allocated to the state by HUD. HOME funds can be used for accessibility modifications for persons with disabilities, in addition to making necessary repairs for health, safety and code compliance.

Contact person: Dana Whitehouse, Housing Programs Director: (605) 692-6391

Website: <http://www.interlakescap.com/custom/housing-repair-rehabilitation>

5. Inter-Lakes Community Action Partnership

Self-Help Housing Rehab – excludes Sioux Falls and Watertown

In many of the smaller cities and rural areas that ICAP serves, residents have identified housing rehabilitation as a need. ICAP staff, in conjunction with the US department of Agriculture's Rural Development agency, have created a Self-Help Housing Rehabilitation program to assist homeowners with their home repairs.

Contact person: Dana Whitehouse, Housing Programs Director: (605) 692-6391

Website: <http://www.interlakescap.com/custom/self-help-rehabilitation>

HUD-approved Housing Counseling Agencies – Sioux Falls

HUD Website: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

Agency Name	Phone, Toll-Free, Fax Number, Email, Website, Agency ID	Address	Counseling Services	Languages	Parent Organization
LUTHERAN SOCIAL SERVICES OF SOUTH DAKOTA – CCCS	Phone: 605-330-2700 Toll-free: 888-258-2227 Fax: 605-444-7750 E-mail: cccs@lsssd.org Website: www.lsssd.org Agency ID: 80727	705 E 41st St Suite 100 Sioux Falls,SD 57105-6047 Sioux Falls, South Dakota 57105- 6053	<ul style="list-style-type: none"> - Financial Management/Budget Counseling - Mortgage Delinquency and Default Resolution Counseling - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Rental Housing Workshops - Services for Homeless Counseling 	<ul style="list-style-type: none"> - English - Spanish 	SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY
SIOUX EMPIRE HOUSING PARTNERSHIP	Phone: 605-373-2057 Fax: 605-336-6499 E-mail: kzimmer@siouxfalls.com Website: www.siouxempirehousing.org Agency ID: 81404	200 N Phillips Ave Ste 200 Sioux Falls, South Dakota 57104- 6058	<ul style="list-style-type: none"> - Financial, Budgeting, and Credit Workshops - Non-Delinquency Post Purchase Workshops - Pre-purchase Counseling - Pre-purchase Homebuyer Education Workshops - Predatory Lending Education Workshops - Rental Housing Counseling - Rental Housing Workshops 	<ul style="list-style-type: none"> - English - Spanish 	SOUTH DAKOTA HOUSING DEVELOPMENT AUTHORITY