

2021 INCOME GUIDELINES*

General Eligibility [^]		Special Eligibility for Veteran/Military, First Responder or Frontline Healthcare Worker [^]	
Household Size	Annual Household Income	Household Size	Annual Household Income
1	\$22,880 - \$34,650	1	\$22,880 - \$46,200
2	\$22,880 - \$39,600	2	\$22,880 - \$52,800
3	\$22,880 - \$44,550	3	\$22,880 - \$59,400
4	\$26,500 - \$49,500	4	\$26,500 - \$66,000
5	\$31,040 - \$53,500	5	\$31,040 - \$71,300
6	\$35,580 - \$57,450	6	\$35,580 - \$76,600
7	\$40,120 - \$61,400	7	\$40,120 - \$81,850
8	\$44,660 - \$65,350	8	\$44,660 - \$87,150
9	\$49,200 - \$69,300	9	\$49,200 - \$92,400

*Based on FY2021 HUD Income Limits for Sioux Falls, SD, MSA (published 4/1/21). For households larger than 9, contact the Habitat office.
[^]Eligible veteran/military, first responder or frontline healthcare workers are allowed a maximum income limit of 80% of area median income. The general eligibility maximum income limit is 60% of area median income.

WHY DOES HABITAT USE INCOME GUIDELINES?

Habitat is a nonprofit organization that offers a credit assistance mortgage loan program for the benefit of an economically disadvantaged class of persons, and therefore it qualifies as a special-purpose credit program. Habitat seeks applicants who cannot obtain or find adequate housing through conventional lending, but they can pay a Habitat mortgage. Habitat affiliates must make all reasonable efforts to serve applicants with household income that does not exceed 60% of area median income (AMI). If there is a community need, Habitat may serve applicants with household income that exceeds 60% of AMI, but in no cases can Habitat serve applicants with household income that exceeds 80% of AMI. Selection criteria policies require applicants to meet the eligibility parameters that are set by Habitat.

WHAT INCOME IS COUNTED? Income from any source that is stable, reliable, verifiable, and can reasonably be expected to continue for the next three (3) years.

WHAT INCOME IS NOT COUNTED? Income from SNAP (Supplemental Nutrition Assistant Program) is temporary and cannot be used to make mortgage payments, so it is excluded from income calculations. Income earned from non-applicant dependent children (students) is typically excluded from household income calculations.

INTERPRETING THE INCOME GUIDELINES

- The **applicant(s)** are the individuals applying for partnership with Habitat, to build and purchase a home. They become the borrower(s) who are obligated for repayment of the home loan. To meet Habitat's ability to pay criteria, the applicant(s)' total gross annual income must be sufficient to meet the **minimum** income requirement.
- **Household income** is the combined total gross annual income of all adults within the household, even adults who are not the applicant(s)/borrower(s) and will not be obligated on the loan. To meet Habitat's need criteria, the total household income must not exceed the **maximum** income limit.

NOTE: Habitat will evaluate the applicant's household size and status as of the time of application. Household status changes due to birth, divorce, etc., will only be taken into consideration once the event occurs. Any changes must be reported. If an applicant is legally married but living separately from a spouse, the spouse's income must be reported and included in the household income calculation.

SPECIAL ELIGIBILITY INCOME GUIDELINES FOR 2021

In appreciation for the vital work that veterans/military, first responders and frontline healthcare workers contribute to our communities every day, and with awareness of the current shortage of affordable housing in our service area, Habitat for Humanity of Greater Sioux Falls is allowing expanded income eligibility in 2021 for these groups. Eligible veterans/military, first responders or frontline healthcare workers must still meet all residency and selection criteria requirements. Special eligibility definitions are listed on the following page. Habitat reserves the right to determine whether an applicant's employment meets the special eligibility parameters. As always, Habitat seeks qualified applicants who have a high need for the homeownership program.



2021 SPECIAL ELIGIBILITY DEFINITIONS & REQUIREMENTS

VETERAN / MILITARY ELIGIBILITY

- Current active members of the United States Army, Navy, Marine Corps, Coast Guard, Air Force, Army National Guard, Air National Guard or Reservists.
- Veterans of any of the above organizations.
- Eligible surviving spouses of any of the above organizations.

DOCUMENTATION REQUIRED TO DETERMINE VETERAN / MILITARY ELIGIBILITY

- Active Duty – Active-Duty Statement or Certificate of Eligibility.
- Veteran – DD214 stating an honorable discharge.
- Veteran of National Guard – NGB 22 stating an honorable discharge.
- Surviving Spouse – Certificate of Eligibility in spouse's name.

FIRST RESPONDER ELIGIBILITY

Eligible applicants must be employed full-time in a first responder occupation that includes but is not limited to:

- Emergency Medical Technician (EMT)
- Paramedic
- 911 Communications Operator
- Firefighter
- Law Enforcement Officer

Employment can be through a private sector provider or a unit of the federal government, a state, or a unit of the general local government.

DOCUMENTATION REQUIRED FOR FIRST RESPONDER ELIGIBILITY

- Paystub – if your paystub indicates the organization you work for, along with the title of your position.
- Designation certificate – a copy of your certificate indicating you are a certified officer, firefighter, EMT, etc.
- Work ID – if you have a current photo ID indicating you would qualify based on the definitions above.

FRONTLINE HEALTHCARE WORKER ELIGIBILITY

Eligible applicants must be employed full-time in a healthcare occupation that includes but is not limited to:

- Nurse (LPN or RN)
- Certified Nursing Assistant (CNA)
- Technician or Assistant
- Social Worker or Counselor
- Patient Intake or Clerical
- Ancillary Services (examples: laboratory, radiology, rehab, dietary, dialysis, home health, housekeeping)

Employment can be through a hospital, specialty hospital, healthcare clinic, skilled nursing facility, nursing home, long-term care facility, hospice facility, home health agency, or K-12 state-accredited school that is located within Minnehaha, Lincoln, or Turner county. Employment must support or provide patient care or treatment services (directly or indirectly) that are ordered by a healthcare professional who has licensure to authorize such services.

DOCUMENTATION REQUIRED FOR FRONTLINE HEALTHCARE WORKER ELIGIBILITY

- Paystub – if your paystub indicates the organization you work for, along with the title of your position.
- Designation certificate – a copy of your certificate indicating you are licensed or certified for your occupation.
- Work ID – if you have a current photo ID indicating you would qualify based on the definitions above.

DIRECT ANY APPLICATION OR ELIGIBILITY QUESTIONS TO:

Lisa Ross, Homeowner Services Coordinator ♦ (605) 274-6290 ♦ info@siouxfallshabitat.org



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