

## OTHER HOUSING & COMMUNITY RESOURCES

*Our staff has compiled this resource list for the benefit of the Greater Sioux Falls community.  
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](mailto: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:**

Harley Feguson

Phone: (605) 681-8135

E-mail: [harley@secog.org](mailto:harley@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](mailto:kaylat@thecommunityoutreach.org)

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

### LOCAL 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](mailto: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 Housing Program Specialists: 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%. Loan amounts and terms are determined on an individual basis.

**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, Self-Help Housing 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, Self-Help Housing Director: (605) 692-6391**

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

# HUD-approved Housing Counseling Agencies – Sioux Falls MSA

HUD Website: <https://hudgov-answers.force.com/housingcounseling/s/>

HUD counseling agencies provide a variety of services, including pre-purchase homebuyer education.

AGENCY INFORMATION	COUNSELING SERVICES	LANGUAGES
<p><b>LUTHERAN SOCIAL SERVICES OF SOUTH DAKOTA - CCCS</b> Address: 705 E 41st St, Sioux Falls, South Dakota, 57105-6053 Phone: (605) 330-2700 Email: <a href="mailto:cccs@lsssd.org">cccs@lsssd.org</a> Website: <a href="http://www.lsssd.org">http://www.lsssd.org</a> Agency Id: 80727 <b>Counseling Method:</b> Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,</p>	<p>Mortgage Delinquency and Default Resolution Counseling Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial Management/Budget Counseling Services for Homeless Counseling Predatory Lending Education Workshops Rental Housing Counseling Rental Housing Workshops</p>	<p>English Spanish</p>
<p><b>SIOUX EMPIRE HOUSING PARTNERSHIP</b> Address: 200 N Phillips Ave, Sioux Falls, South Dakota, 57104-6052 Phone: (605) 339-0942 Email: <a href="mailto:hbarron@siouxfalls.com">hbarron@siouxfalls.com</a> Website: <a href="https://www.siouxemphousing.org">https://www.siouxemphousing.org</a> Agency Id: 81404 <b>Counseling Method:</b> Group Counseling, Internet Counseling, Other Counseling, Phone Counseling, Video Conference, Face to Face Counseling,</p>	<p>Pre-Purchase Counseling Pre-Purchase Homebuyer Education Workshops Financial, Budgeting, and Credit Workshops Predatory Lending Education Workshops Rental Housing Counseling Rental Housing Workshops Non-Delinquency Post Purchase Workshops</p>	<p>English Spanish</p>