

## COMMUNITY RESOURCES LIST

Habitat 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.

*For urgent help with housing, finances, or other needs, contact the 211 Helpline Center.*

### HOUSING TO RENT OR TO BUY

**Websites you can search for free:** (Adjust the data filters to narrow your search results)

- <https://www.rent.com>
- <https://www.realtor.com>
- <https://www.apartments.com>
- <https://www.homes.com/>



### FY 2024 FAIR MARKET RENT DOCUMENTATION SYSTEM

The FY 2024 Sioux Falls, SD MSA FMRs for All Bedroom Sizes

| Final FY 2024 & Final FY 2023 FMRs By Unit Bedrooms |            |             |             |               |              |
|---|------------|-------------|-------------|---------------|--------------|
| Year  | Efficiency | One-Bedroom | Two-Bedroom | Three-Bedroom | Four-Bedroom |
| FY 2024 FMR   | \$769      | \$884       | \$1,042     | \$1,417       | \$1,768      |
| FY 2023 FMR   | \$710      | \$793       | \$949       | \$1,274       | \$1,616      |

Minnehaha County, SD is part of the Sioux Falls, SD MSA, which consists of the following counties: Lincoln County, SD; McCook County, SD; Minnehaha County, SD; and Turner County, SD. All information here applies to the entirety of the Sioux Falls, SD MSA.

### LOCAL RESOURCES AND SUPPORT

**The Helpline Center:** South Dakota residents only

Dial 211 to be connected to community resources in your local area, including housing/shelter and other categories.

Dial 988 for care and support if you are experiencing mental health distress, suicide crisis or substance use.

**Website for 211 services:** <https://www.helplinecenter.org/2-1-1/>

**Website for 988 services:** <https://www.helplinecenter.org/9-8-8/>

**Resource Guide:** <https://www.helplinecenter.org/2-1-1/resource-guides/>

**Minnehaha County Human Services**

If eligible, you can apply for emergency financial assistance for rent, transportation, utilities, medical bills, etc. County financial assistance often requires repayment of any funds received. Failure to repay can result in county aid liens.

**Website:** <https://www.minnehahacounty.gov/dept/hs/hs.php>

**Sioux Falls Housing & Redevelopment Commission**

To apply for one of the eight rental assistance programs that are available for lower-income residents.

**Website:** <https://siouxfallshousing.org/>

**SD Attorney General: Free Consumer Protection Resources**

**Website:** <https://consumer.sd.gov/resources.aspx>

**Fast Facts** on various topics, including **Landlord/Tenant issues:** <https://consumer.sd.gov/fastfacts.aspx>

**Booklet: Landlord/Tenant (Right & Responsibilities):** [https://consumer.sd.gov/docs/LLTenGuide\\_2015-5.5x8.5\\_online2.pdf](https://consumer.sd.gov/docs/LLTenGuide_2015-5.5x8.5_online2.pdf)

## AFFORDABLE HOME LOANS

### SD HOUSING DEVELOPMENT AUTHORITY (SDHDA)

The First-Time Homebuyer program provides low interest fixed rate mortgage loans and cash assistance for homebuyers purchasing their first home. If you are a first-time homebuyer, meaning you have not owned a home in the past three years, and you have an income at or below prescribed SD housing income limits, you might be an eligible homebuyer.

**For eligibility and program information, contact one of SDHDA's participating lenders.**

**Website:** <https://www.sdhda.org/homeownership/first-time-homebuyer>

### GROW South Dakota – Housing Programs

Phone: (605) 698-7654

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

### USDA Rural Development

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

**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>

**Islamic Financing / Mortgage Solutions:** Not currently serving SD, but serving surrounding states

**UIF Corp:** <https://www.myuif.com/>

**Guidance Residential:** <https://www.guidanceresidential.com/why-guidance-islamic-mortgage>

## HOME PURCHASE PROGRAMS (INCOME-BASED)

### Affordable Housing Solutions

**Homes for Sale / Rental Units**

Affordable Housing Solutions is a collaborative community leader, providing affordable housing in Sioux Falls that empowers residents to achieve their life goals and that contributes to the community vision for economic development, community development, and inclusiveness.

**For eligibility and program information, contact:**

Brent Tucker, Housing Development Director

Phone: (605) 221-0430

Email: [brent@a-h-s.org](mailto:brent@a-h-s.org)

**Website:** <https://a-h-s.org/>

### South Dakota Housing Development Authority / South Eastern Council of Governments

**Governor's House Program**

In 1996, the Governor's House program was created to provide reasonably sized, affordable single-family homes to income-qualified individuals and families.

**For eligibility and program information, contact:**

Southeast SD representative

Phone: (605) 681-8182

**Website:** <https://www.sdhda.org/homeownership/governors-house-program>

### 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:**

Dawson Muska, Housing Program Manager

Phone: (605) 331-3935

Email: [dawson@thecommunityoutreach.org](mailto:dawson@thecommunityoutreach.org)

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

## HUD-APPROVED HOUSING COUNSELING / HOMEBUYER EDUCATION

### AGENCY INFORMATION

#### LUTHERAN SOCIAL SERVICES OF SOUTH DAKOTA - CCCS

Address: 705 E 41st St, Sioux Falls, South Dakota, 57105-6053

Phone: (605) 330-2700

Email: [cccs@lsssd.org](mailto:cccs@lsssd.org)

Website: <http://www.lsssd.org>

Agency Id: 80727

**Counseling Method:** Group Counseling, Internet Counseling,

Phone Counseling, Video Conference,

Face to Face Counseling,

### COUNSELING SERVICES

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

### LANGUAGES

English

Spanish

#### SIOUX EMPIRE HOUSING PARTNERSHIP

Address: 200 N Phillips Ave, Sioux Falls, South Dakota, 57104-6052

Phone: (605) 339-0942

Email: [hbarron@siouxfalls.com](mailto:hbarron@siouxfalls.com)

Website: <https://www.siouxempirehousing.org>

Agency Id: 81404

**Counseling Method:** Group Counseling, Internet Counseling,

Other Counseling, Phone Counseling,

Video Conference, Face to Face Counseling,

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

English

Spanish

HUD Website (for HUD counselors in other areas): [https://hud4.my.site.com/housingcounseling/s/?language=en\\_US](https://hud4.my.site.com/housingcounseling/s/?language=en_US)

## HELP WITH HOME REPAIR / MODIFICATIONS – IF YOU OWN YOUR HOME

### Habitat for Humanity of Greater Sioux Falls

#### Neighborhood Revitalization Program

Contact person: Marcus Brandenburg, NR Coordinator

Phone: 605-274-6284

Website: <https://siouxfallshabitat.org/our-programs/neighborhood-revitalization-initiative/>

### City of Sioux Falls – Housing Division

#### Single-Family Rehabilitation Program

Contact Housing Program Specialists: 605-367-8180

Website: <https://www.siouxfalls.gov/resident-services/housing-neighborhoods/housing/single-family>

### South Dakota Housing Development Authority

#### Community Home Improvement Program (CHIP)

Provides low interest loans for eligible borrowers to improve or repair the borrower's present single-family home.

Website: <https://www.sdhousing.org/ready-to-buy/fix-my-home/#gsc.tab=0>

### Independent Living Choices

#### Home Modifications

In Sioux Falls, contact: 605-362-3550

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

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

### Inter-Lakes Community Action Partnership

#### Housing Repair/Rehabilitation – excludes Sioux Falls

#### Self-Help Housing Rehab – excludes Sioux Falls and Watertown

Contact person: Dana Whitehouse, Self-Help Housing Director: 605-692-6391, Ext. 21

Website: <https://www.interlakescap.com/custom.aspx?id=496>