



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 2026 FAIR MARKET RENT DOCUMENTATION SYSTEM

The FY 2026 Sioux Falls, SD HUD Metro FMR Area FMRs for All Bedroom Sizes

Final FY 2026 & Final FY 2025 FMRs By Unit Bedrooms						
Year	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom	
FY 2026 FMR		\$865	\$986	\$1,156	\$1,586	\$1,939
FY 2025 FMR		\$748	\$882	\$1,030	\$1,412	\$1,730

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

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 and Units to Rent

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

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>

HUD-APPROVED HOUSING COUNSELING / HOMEBUYER EDUCATION

AGENCY INFORMATION	COUNSELING SERVICES	LANGUAGES
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 Website: http://www.lsssd.org Agency Id: 80727 Counseling Method: Group Counseling, Internet Counseling, Phone Counseling, Video Conference, Face to Face Counseling,	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	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 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

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

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>