HOME OWNERSHIP IS POSSIBLE

Habitat for Humanity® Greater Sioux Falls

FOR LOW-INCOME INDIVIDUALS AND FAMILIES

READ BELOW TO APPLY

TO APPLY

ALL interested applicants are encouraged to attend one of our two public orientation sessions where you will learn more about Habitat's home ownership program. Habitat staff and volunteers will be available to help you complete an application.

Applications will also be available in the Habitat office and on our website during the open application period from **January 19, 2017 – February 17, 2017.**

ORIENTATION SESSIONS

Where: *NEW LOCATION!*

Siouxland Public Library – Downtown Branch
Meeting Rooms A and B
200 N. Dakota Avenue (8th and Dakota)
Sioux Falls, SD 57104

When: (choose one session)*

Thursday, **January 19, 2017** from **6:00 to 8:00 PM**
or Saturday, **January 28, 2017** from **1:00 to 3:00 PM**
*No pre-registration is required

ORIENTATION INSTRUCTIONS

- Orientation sessions are for adults only. Please make childcare arrangements.
- Orientation is in English. Please bring an adult interpreter, if needed.
- Be prepared to provide social security numbers, birth dates, and financial information for everyone who lives in your household.

APPLICATION DEADLINE

Completed applications must be returned directly to the Family Services Coordinator no later than Friday, **February 17, 2017,** at 5:00 PM in order to be considered.

EQUAL HOUSING OPPORTUNITY

TO QUALIFY

Habitat for Humanity is a special-purpose credit program for low-income applicants who live or work in Minnehaha, Lincoln or Turner counties (our service area). Applicants must meet all three of our selection criteria:

1. NEED

Qualified applicants must have a housing need (physical and financial). Examples of need are:

- Living in inadequate or substandard housing
- Living in transitional housing
- Cost-burdened or credit difficulties

2. ABILITY TO PAY

Some of our criteria are:

- An annual gross income within 30% to 60% of the area median income for our service area
- Debt-to-income ratio (housing cost + monthly debt) is less than 50% of gross monthly income
- Less than $5,000 in derogatory (delinquent) debt

3. WILLINGNESS TO PARTNER

Qualified applicants must:

- Complete homeowner education classes
- Partner in construction (complete sweat equity)
- Accept the lot assignments and construction plans offered by Habitat
- Make regular monthly mortgage payments

Habitat for Humanity offers a "hand up" not a hand out

QUESTIONS?

Contact: Lisa Ross, Family Services Coordinator
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Email: info@siouxfallshabitat.org