



Receive Assistance

If you know of a family living in inadequate housing, they may be eligible to become a Habitat for Humanity homeowner. There are some specific guidelines, including level of financial need, willingness to become partners in the program by providing "sweat equity" in the home, and their ability to repay the no-interest loan. Every project follows a non-discriminatory policy of family selection.



The Application Process

The Family Selection Committee solicits applicants in Iowa (Woodbury, Plymouth, Monona, and Sioux Counties), South Dakota (Union County and half of Clay County), and Nebraska (Dakota County) whose income is between 30% and 60% of the median. Applicants must be legal residents and have lived in the area of solicitation for at least one year. Families are selected based on their need, ability to pay and willingness to partner with Habitat. The Family will be required to complete 500 hours of sweat equity (volunteered labor). The family will then be expected to pay an average mortgage payment of \$550 per month. Partner Families pay property insurance and taxes, thereby reinvesting in the community.

A typical example of annual gross income required to qualify for a Habitat home is between \$16,400 and \$27,300 for a family of three and between \$18,200 and \$30,350 for a family of four. Selected families who are successful in completing the requirements will receive a no-interest mortgage on a house built to accommodate their family size and budget.

You can request an application by calling the Siouxland Habitat office at (712) 255-6244.