



Volunteers work on the roof at that latest home to be built by Habitat for Humanity.

applicants have to meet three basic points:

- 1) Demonstrate a need for quality, affordable housing;
- 2) Demonstrate ability to pay; and
- 3) Demonstrate a willingness to partner with others.

Currently, a family's income cannot exceed 60 percent of Yankton County's Median Income — \$35,640 for a family of four. A \$100 down payment prior to the start of construction or renovation is also required.

A common misconception with Habitat homes is that they are free but that certainly is not the case, Lewis said.

"The homeowners do have a mortgage payment. It is a 0% interest loan and they have to pay it every month right along with real estate taxes and homeowners insurance, just like all other homeowners. The family also has to put in at least 300 hours of sweat equity during the construction of their home."

Although construction on this year's homes are not complete, Dykstra said the board is already looking toward the future.

"We have to find lots for next year's homes so we are working on site selection. There are lots available and good locations we just need to find the right price," she said. "This year we are looking at doing a possible land swap. We do own a few lots at Riverside Acres but we would prefer to build in town."

While the homeowners take out \$80,000 mortgages on their homes, Dykstra said recently finished homes have been appraised at \$125,000. In order to protect their investment, Habitat for Humanity takes out a second mortgage on each home that is forgivable over time and gives the organization the right of first refusal if a homeowner should decide to sell.

"Most of the people who have built stay in their homes but there are instances that necessitate they sell their home," she said. "We have the option to buy it back and renovate it for another family."

One of the organization's strongest assets is the diversity of the board, Dykstra said.

"We have a 14-person board with people from all walks of life involved," she said. "We have lawyers, realtors, city people, finance experts. That really helps to have people with such diversified knowledge on the board."

Each year Habitat for Humanity of Yankton County holds a golf tournament to raise funds, but this year Dykstra said things are going to be a bit different.

"There are a lot of organizations that have golf fund-raisers," she said. "We decided to do a Trail Ride this year instead because there aren't a lot of trail rides around here."

The Habitat for Humanity "Home on the Range" Trail Ride is planned for 8 a.m.-1 p.m. Saturday, Oct. 2 at Lewis & Clark Recreation Area's Horse Trails. Lunch courtesy of JoDean's, entertainment by Mike Hilson and awards will be held after the ride. Each participant is asked to raise \$100 to provide light fixtures for a home. Awards will be presented to the child and adult who raise the most money.

For more information on how to volunteer or apply for a home, visit [www.habitatyanktoncounty.com](http://www.habitatyanktoncounty.com).

■ Story and photos by Tera Schmidt

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