

# HUD HEARTLAND NEWS



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Sioux Falls, South Dakota Field Office

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## New Affordable Housing in Sioux Falls



Pettigrew Heights Apartments held a dedication ceremony on July 31, 2012. The new facility is located on 300 South Spring Avenue in the Historic Pettigrew Heights Neighborhood and replaced several vacant dilapidated houses, helping to revitalize downtown Sioux Falls. The \$7.5 million facility offers affordable housing for tenants age 55 and older and is managed by [Costello Companies](#) of Sioux Falls.

The project was sponsored by St. Joseph Catholic Housing and financed with the assistance of \$4.6 million in Low Income Housing Tax Credits, \$800,000 in HUD's [HOME](#) Investment Partnership Program, \$864,000 from HUD's [Neighborhood Stabilization Program](#), and \$280,000 from HUD's [Tax Credit Assistance Program](#), all administered by the [South Dakota Housing Development Authority](#) (SDHDA).

The 69-unit complex consists of 49 one-bedroom apartments and 20 two-bedroom apartments. Rents are targeted for individuals at 40%, 50% and 60% of the Area Median Income with rents ranging from \$485-515 for the one-bedroom units and \$585-615 for the two-bedroom units. Rent includes all utilities except phone, internet and cable.

Also provided are washers and dryers, guest rooms for visitors, and a community room with a full kitchen. The apartments include Energy Star appliances, heat pump systems, low-flow plumbing fixtures, and a wind turbine on the roof to power the community room. The facility also provides a keyless entry and security system, a scheduled bus stop, and is within walking distance to downtown and several churches in the community.

## Veterans Stand Downs in South Dakota

During the Vietnam War, soldiers returning from combat operations had the opportunity to "stand down" from battle and retreat to a secure base camp where they could take receive personal care, clean uniforms, a hot meal, and medical care. Today's Stand Downs allow homeless veterans the same opportunities and more.



South Dakota has the following Stand Downs scheduled in the next several weeks:

Rosebud/Mission	August 23, 2012	Wagner	September 11, 2012
Rapid City	August 27, 2012	Sioux Falls	September 21, 2012
Standing Rock	August 29, 2012	Aberdeen	September 25, 2012
Cheyenne River	August 30, 2012	Pierre	September 25, 2012

## CALENDAR OF EVENTS:

- August 23, 2012  
[Appraisal Review Webinar](#)
- September 3, 2012  
Office Closed for Holiday
- October 11-12, 2012  
[South Dakota Multi-Housing Association State Convention](#)  
Sioux Falls
- October 8, 2012  
Office Closed for Holiday
- November 13-14, 2012  
[SDHDA State Housing Conference](#)  
Pierre



Phone toll-free (800) CALLFHA or (800) 225-5342, M-F, 7am-7pm CT

Email: [answers@hud.gov](mailto:answers@hud.gov)

Search online: [www.hud.gov/answers](http://www.hud.gov/answers)



# FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## Resources for Homeowners

- For all FHA loans, contact the Oklahoma Servicing Center: (800) 594-9057
- Foreclosure hotline: (877) 830-0163 (East River) or (877) 832-0161 (West River)
- For legal aid, contact East River Legal Services: (800) 952-3015 (East River) or Dakota Plains Legal Services: (800) 658-2297 (West River)
- The national HOPE Hotline: (888) 995-HOPE (4673)
- For a loan modification or refinance, contact your loan servicer. Click [here](#) for a list.
- For a loan modification or refinance under the National Mortgage Settlement, contact your servicer:
  - Ally/GMAC: (800) 766-4622
  - Bank of America: (877) 488-7814
  - Citi: (866) 272-4749
  - JPMorgan Chase: (866) 372-6901
  - Wells Fargo: (800) 288-3212
- For complaints about your servicer, contact the South Dakota Attorney General's Office: (800) 300-1986 or the Consumer Financial Protection Bureau: (855) 411-2372 or their [web site](#).
- If you were foreclosed on January 1, 2008 to December 31, 2011 by one of the above mortgage servicers involved in the settlement, you may be eligible for compensation. The South Dakota Attorney General's Office and the Settlement Administrator will contact you by mail if you qualify.



## Best Assets

Best Assets, the asset manager for marketing and selling HUD's Real Estate Owned single-family homes, serves an eight-state area which includes South Dakota.

Best Assets offers online training and training by phone for selling agents to learn about selling HUD homes. For more information about the training, go online to their web site [here](#).

All HUD homes and agent contact information are listed on HUD's website at [hudhomestore.com](http://hudhomestore.com). More information on how to sell HUD homes can also be found on HUD's [web site](#).

Best Assets also provides a "Lender's Guide to Closing HUD Properties" which is available [here](#).



## Appraisal Review Webinar



The Denver Homeownership Center is offering a 2-hour [webinar](#) from 10 a.m. to 12 p.m. (Central Time) August 23, 2012 on the 50 Most Common Deficiencies found in the review of FHA appraisals. This webinar will provide insight and understanding of the key areas of HUD Handbook 4150.2, Appendix D and applicable mortgagee letters, relating to the completion of FHA Appraisals. Appraisers, underwriters, and loan processors new to the industry, as well as seasoned professionals looking for a refresher will benefit.

## South Dakota Single Family FHA Information

FY2012 Statistics	Apr	May	Jun
Loans Insured	265	274	286
First-Time Homebuyers	91	88	150
Minority Homebuyers	10	4	7
Default Rate	1.63%	1.76%	1.84%
Foreclosure Rate	0.78%	0.78%	0.76%
REO Properties			
Acquired	12	18	4
Sold	15	14	8
Owned	41	45	41

## Continuum of Care Interim Rule

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act), enacted into law May 20, 2009, consolidates HUD's competitive homelessness assistance grant programs into one new "Continuum of Care (CoC) Program". This [interim rule](#) focuses on regulatory implementation of the new Continuum of Care (CoC) Program, including the Continuum of Care planning process.

HUD expects the regulation to be published in the Federal Register in the near future. The interim regulation will be effective 30 days after publication in the Federal Register. CoC Program recipients and sub-recipients are reminded that the final Homeless Definition is in effect for administration of the CoC Program interim rule.



## Notice of Funding Availability

HUD's Notice of Funding Availability (NOFA) for Fiscal Year (FY) 2013 Policy Requirements and [General Section](#) was published on [Grants.gov](#) on August 8, 2012. The General Section describes the requirements that are applicable to all individual program NOFAs. It also provides overall guidance regarding HUD's policy priorities and their relationship to HUD's Strategic Plan Goals. Each individual program NOFA will describe additional procedures and requirements that apply to the individual program NOFA.



## Preserving Public Housing



The [Rental Assistance Demonstration \(RAD\)](#) Final Notice was published in the Federal Register on July 26, 2012. RAD allows public housing agencies and owners of certain at-risk, federally-

assisted properties to convert their current assistance to long-term contracts. Such contracts will better allow owners to leverage millions of dollars in debt and equity to address immediate capital needs and to preserve the public housing units. The initial application window for the competitive component of RAD is September 24, 2012 to October 24, 2012. The non-competitive component of RAD is effective immediately.

## New Consolidated Planning Tools

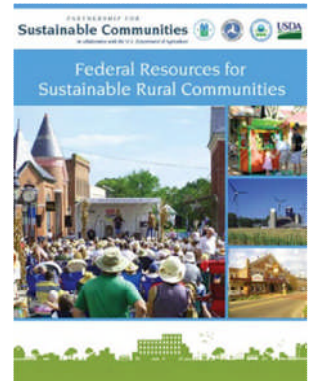
In May 2012, the Office of Community Planning and Development (CPD) introduced the [eCon Planning Suite](#), including the Consolidated Plan template in Integrated Disbursement & Information System (IDIS) and the CPD Maps web site. These tools are designed to support grantee preparation and submission of the Consolidated Plan, Annual Action Plan, and Consolidated Annual Performance Evaluation Report (CAPER).

The Consolidated Plan template facilitates the planning process by making data on housing and community development needs readily accessible to grantees. CPD Maps is an online data mapping tool that allows users to search, query, and display information by census tract to better understand their affordable housing and community development needs. The CPD Maps Desk Guide is available online and provides step-by-step instructions on how to use the tools to display data and create maps.

While the use of CPD Maps is optional, beginning November 15, 2012, IDIS is required for all grantees when their next Consolidated Plan is due. For grantees that choose to do so, the Annual Action Plan may be submitted in IDIS before a Consolidated Plan is in the system. Grantees with Consolidated Plans submitted before November 15, 2012 may continue to prepare and submit Annual Action Plans in the same format they previously used until their next Consolidated Plan is due.

## Sustainable Resources Publication

The recent publication of "Federal Resources for Sustainable Rural Communities" is a collaborative effort among HUD, the Department of Agriculture, the Department of Transportation, and the Environmental Protection Agency.



The [publication](#) highlights federal resources that rural communities can use to promote economic competitiveness, protect healthy environments, modernize infrastructure, and provide services to residents. It contains key information on funding and technical assistance opportunities available from these agencies, as well as examples of how rural communities across the country have benefited from federal resources.



Any comments or suggestions on our newsletter can be sent to [SD\\_Webmanager@hud.gov](mailto:SD_Webmanager@hud.gov).



## Understanding Environmental Reviews

HUD's Office of Community Planning and Development is offering "Understanding HUD Environmental Reviews" webinars to explain how to conduct environmental reviews. The purpose of the training is to improve projects by making the environmental review requirements easier to understand and comply with.

### Upcoming webinars:

- Hazardous and Toxic Substances on August 22, 2012
- Environmental Justice on August 29, 2012

HUD records the webinars and will make the presentations and accompanying materials available on HUD's Office of Environment and Energy [web site](#).



## Multifamily Housing What's New

For the most current information from HUD's Multifamily Housing HUB in Denver, go to their [web site](#).

## Public Housing News-To-Use

For the most current information from HUD's Office of Public Housing in Denver, go to their [web site](#).

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This is a quarterly publication of the South Dakota HUD office. For active internet links, view the newsletter online at [www.hud.gov/southdakota](http://www.hud.gov/southdakota)

Please contact us if you have any news or updates to include in our newsletter.

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## Testimony for Affordable Housing Reform

On August 1, 2012, Dianne Hovdestad, Deputy Director of the Sioux Falls Housing and Redevelopment Commission, provided testimony on behalf of the Mountain Plains National Association of Housing and Redevelopment Officials (NAHRO) before the Senate Banking Committee on Transportation-Housing and Urban Development (T-HUD) appropriations.

Ms. Hovdestad provided information and perspective regarding streamlining and strengthening HUD's rental housing assistance programs, particularly the Section 8 housing voucher program. The three areas Ms. Hovdestad noted for possible reform are: 1) adequate funding for the administration of the Section 8 housing voucher program; 2) rent simplification; and 3) regulatory relief. The full testimony can be heard and/or read on the Senate Banking Committee [web site](#).

United States Senate Committee on  
**Banking, Housing, & Urban Affairs**

## Immigration Status and Fair Housing

HUD's Office of Fair Housing and Equal Opportunity (FHEO) recently published a Frequently Asked Questions (FAQ) compilation pertaining to immigration status and housing discrimination. The FAQ is available at this [web site](#).

National origin is one of the protected classes under the Fair Housing Act (Act), along with race, color, religion, sex, disability and familial status. National origin discrimination means treating someone differently in housing because of their ancestry, ethnicity, birthplace, culture, or language.

Everyone is protected by the Act, a person's immigration status does not affect their fair housing rights or responsibilities. For example, a landlord cannot charge a different rent or refuse to rent because of a person's national origin. Landlords are allowed to ask for identity documents and to carry out credit checks to determine whether a potential renter is able to pay the rent; however, the procedures must be consistent. If a landlord asks for information from one person or group, they must ask for the same information from all applicants.

**Mission of the U.S. Department of Housing and Urban Development: To create strong, sustainable, inclusive communities and quality affordable homes for all. HUD is working to strengthen the housing market to bolster the economy and protect consumers; meet the need for quality affordable rental homes; utilize housing as a platform for improving quality of life; build inclusive and sustainable communities free from discrimination; and transform the way HUD does business.**