

HUD HEARTLAND NEWS



US Department of Housing and Urban Development
Sioux Falls, South Dakota Field Office

Breaking Ground for New Opportunities



Groundbreaking Ceremony

On June 22, 2015, [Thunder Valley](#) Community Development Corporation on the Pine Ridge Indian Reservation broke ground as phase 1 of the regenerative community. The land purchase was made possible through a Rural Housing & Economic Development grant from HUD of almost \$300,000 along with the support of other local, regional and national partners.

The project will establish a community of homes and businesses to include 32 single family homes, apartments, a grocery store, youth shelter, and other community needs. It will allow families to purchase and own their own affordable, eco-friendly homes. The new community will generate skill training programs and homebuilding initiatives, resulting in on-site job opportunities.

The anticipated outcome of the community is to reverse poverty, spark a new economy, and create a model for other reservations. The project's 34 acres is a small part of Oglala Territory which is geographically the 2nd largest reservation in the country at 3,468 square miles. Thunder Valley Community Development Corporation is the newest community of hope for one of the poorest areas in the country.



Roger Jacobs, HUD

\$2.8 Million Awarded to Communities



Over the past 6 years, HUD has awarded over \$43 million in Community Development Block Grants (CDBG) to the State of South Dakota and cities of Sioux Falls and Rapid City. The grants can be used to address a wide range of community development needs.

On June 1, 2015, the Governor's Office of Economic Development (GOED) recently awarded more than \$2.8 million in CDBG funds to six projects in South Dakota. These projects include:

- Aberdeen, awarded \$515,000 for construction of a new domestic abuse facility
- Dewey County, awarded \$515,000 for rural water distribution system improvements
- Florence, awarded \$515,000 for water distribution and wastewater system improvements
- Hosmer, awarded \$515,000 for wastewater improvements
- Montrose, awarded \$515,000 to assist with the construction of storm drainage improvements
- Wessington Springs, awarded \$237,500 for water and wastewater system improvements

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CALENDAR OF EVENTS:

September 7, 2015
Office Closed for Holiday

September 9, 2015
State Homeless Meeting
Pierre

September 16-18, 2015
[2015 Real Estate Convention](#)
Watertown

September 25, 2015
VA Stand Down
Sioux Falls

October 6, 2015
Project Connect
Sioux Falls

October 27-28, 2015
[Housing Conference](#)
Pierre



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

Email: answers@hud.gov

Search online: www.hud.gov/answers



Housing Counseling Works!

HUD's Office of Housing Counseling (OHC) is set to launch its "Housing Counseling Works!" campaign to promote services offered through the comprehensive housing counseling program. It will focus on advertising and outreach to the general public to increase awareness of the benefits of housing counseling services. The campaign will run for 120 days and will expand its target audiences to include millennials and renters by releasing a separate banner ad to key vendors that specifically target rental audiences.

A marketing toolkit which partner agencies can download including banner ads, flyers and fact sheets on each of the housing counseling target service areas will be available on [OHC's website](#).

FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

New Housing Counseling Website

FHA's new housing counseling website designed for HUD-approved housing counseling agencies was unveiled on June 4, 2015. The website offers free online training including responsibilities of homeownership and tenancy, avoiding foreclosure and eviction, financial management, and fair housing. The training is designed to help prepare housing counselors for the upcoming mandatory HUD-certified counselor examination. More information is available on the new [website](#).



The website offers a downloadable study guide that can be accessed through tablets and other devices and will also be available in Spanish in the near future. Access to the housing counselor certification examination will become available after the final rule on HUD Housing Counselor Certification Program is published.

Housing Counseling Grants Awarded



The recent [announcement](#) of housing counseling grants to two entities in South Dakota will help educate hundreds of homebuyers. On June 15, 2015, the South Dakota Housing Development Authority (SDHDA) was awarded \$22,652 to provide homebuyer education to South Dakota homebuyers.

Previously on April 14, 2015, Pioneer Consumer Credit was awarded \$23,078 and SDHDA received \$167,335 for total funding of \$213,065 for South Dakota.

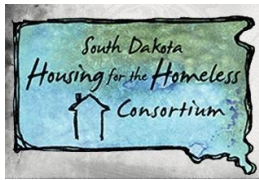
Reverse Mortgage Updates

On June 13, 2015, [Mortgagee Letter 2015-15](#) was implemented to allow non-borrowing survivors to stay in their homes by permitting FHA lenders to assign an eligible Home Equity Conversion Mortgage (HECM) to HUD despite the death of the last surviving borrower and regardless of the loan's unpaid principal balance on mortgages with case numbers assigned on or before August 14, 2014. Last year, FHA provided similar options for HECM's assigned after that date.

South Dakota Single Family FHA Information

<u>FY2015 Statistics</u>	<u>Apr</u>	<u>May</u>	<u>Jun</u>
Loans Insured	179	211	279
First-Time Homebuyers	86	107	158
Minority Homebuyers	3	7	8
Default Rate	2.21%	2.45%	2.45%
Foreclosure Rate	0.44%	0.47%	0.46%
REO Properties			
Acquired	11	19	10
Sold	13	18	18
Owned	57	58	50

Ten Year Plan to End Homelessness



Over the past several months, the South Dakota Housing for the Homeless Consortium has held a series of public meetings throughout the state seeking comments on the [Ten Year Plan](#) to End Homelessness. The plan is an outline on how to work toward preventing and ending homelessness in South Dakota. Comments and questions can be sent to South Dakota Housing Development Authority's [Jake Cummins](#).

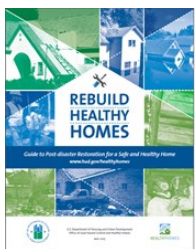
HUD has provided approximately \$1.75 million annually to the State of South Dakota through the [Continuum of Care](#) program and [Emergency Solutions](#) grant program. These funds help individuals and families from becoming homeless and help overcome homelessness. In 2014, HUD granted \$1.2 million to entities of the Continuum of Care program and \$550,000 to the Emergency Solutions Grant program.

Smoke-Free Workshop

The Smoke-Free Housing Workshop, sponsored by the Sioux Empire Tobacco Free Coalition, was held in Sioux Falls on June 24, 2015. HUD Field Office Director Roger Jacobs presented information on the [Action Guide](#) for Establishing Smoke-Free Public Housing and Multifamily Properties.

The purpose of the Action Guide is to encourage multifamily property owners and agents to adopt smoke-free policies. The guide includes insight from some of the early implementers, referred to as smoke-free pioneers. These insights address common questions and concerns owners and agents may have about smoke-free policies.

New Tools for Healthy Homes



The "[Rebuild Healthy Homes](#)" guide was developed to help homeowners, volunteers, and other workers to restore damaged homes in a way that puts people first. The guide includes how-to methods, tips, and improvement ideas for safe restoration that result in not just a livable dwelling, but a healthy home that offers even more than before.



There's a new Rebuild Healthy Homes app available to inform users on the essentials of healthy homes for post natural disaster restoration of homes. The app is available on HUD's [website](#).

Funds Available for Housing

Applications for HOME, Housing Opportunity Fund and Low Income Housing Tax Credits are due to the South Dakota Housing Development Authority (SDHDA) on August 31, 2015. The [HOME](#) Program expands the supply of decent, safe, sanitary, and affordable housing for very low-income and low-income households. The program provides funds to developers and owners for acquisition, new construction, and rehabilitation of affordable housing. Over \$5.5 million in HOME funds are available for 2015.

South Dakota Housing Opportunity Funds ([HOF](#)) are used for new construction, purchase, and rehabilitation of rental and/or homeownership housing, housing preservation, including home repair grants and grants to make homes handicap accessible, homelessness prevention activities, and community land trusts. The SDHDA estimates it will have approximately \$2.25 million available for program funding.

The Low Income Housing Tax Credit ([LIHTC](#)) Program was designed as an incentive for construction and rehabilitation of housing for low-income households. Developers of housing tax credit projects typically raise equity capital for their projects by syndicating the tax credits to investors who are willing to invest in the project. [SDHDA](#) has \$2.8 million available for the 2015 application round.



Brandon Heights Apartments

Affirmatively Furthering Fair Housing

On July 16, 2015, HUD announced the [Affirmatively Furthering Fair Housing](#) final rule to equip communities that receive HUD funding with data and tools to help them meet long-standing fair housing obligations in their use of HUD funds. HUD will also provide additional guidance and technical assistance to facilitate local decision-making on fair housing priorities and goals for affordable housing and community development.

HUD's rule clarifies and simplifies existing fair housing obligations and creates a streamlined Assessment of Fair Housing planning process, which will help communities analyze challenges to fair housing choice and establish their own goals and priorities to address the fair housing barriers in their community. While the final rule will take effect 30 days after publication, it will not be fully implemented immediately. HUD will provide support to program participants that need to complete an Assessment of Fair Housing to ensure they understand the process and to identify best practices across a diverse group of communities.

Property Owners Charged



HUD recently **charged** two separate Sioux Falls property owners/landlords with violating the Fair Housing Act due to disability discrimination. Robert and Linda Christensen and Viking Villas initially refused to allow a tenant with mental disabilities to have an emotional support animal. After obtaining the animal, they placed overly burdensome requirements for having it.

Salem Family Trust and Calvin Salem were **charged** for refusing to allow a disabled tenant to use a wheelchair in his apartment. The tenant alleged that Salem made discriminatory statements about his disability on three occasions; and while recovering from a leg injury at a nursing facility, they received a letter stating that he shouldn't come back because he was incapable of living independently and his wheelchair would damage the carpet. After he was served with a notice to vacate and moved out, Salem refused to return the security deposit and gave a negative reference to a prospective landlord.

The **Fair Housing Act** requires housing providers to make reasonable accommodations in policies or practices when a person with a disability requires such accommodations, including granting waivers to "no-pet" policies for persons who require assistance or support animals. Additionally, the law makes it unlawful to make housing unavailable to any person because of a disability.

Discrimination complaints may be filed by contacting HUD's Office of Fair Housing and Equal Opportunity at 1-800-669-9777 or [online](#).

Homeless Advocate Retires



Serving as the coordinator for the Sioux Empire Homeless Coalition for the past 13 years, Melanie Bliss retired on May 29, 2015. Her endless devotion to the coalition and to bettering the lives of the homeless in the Sioux Empire will be missed.

Melanie has a heart for helping find solutions to homelessness and has worked diligently to inform and educate elected officials, service groups, faith-based organizations, etc. that she reached out to on the issues of homelessness. Best of luck to Melanie on her retirement!

Multifamily Housing What's New

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

Next Generation Management System

The Next Generation Management System (NGMS) seeks to enhance HUD's affordable housing program management, improve end user satisfaction, streamline complex business processes, and integrate information technology systems into a common, modernized platform.



NGMS plans to incorporate the functionality of HUD's Office of Public and Indian Housing's (PIH) systems - the Inventory Management System/PIH Information Center, Voucher Management System, Enterprise Verification System and other systems that support tenant-based rental assistance programs.

The Portfolio and Risk Management Tool integrates data from various HUD systems into user friendly "dashboards" that enhance HUD's ability to analyze trends, make better projections, more easily identify issues, and increases HUD's efficiency/effectiveness in utilizing funds.

The Budget Formulation and Forecasting module provides improved budget forecasting, data aggregation and financial data management.

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

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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.