

HUD HEARTLAND NEWS



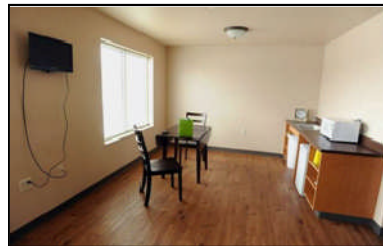
US Department of Housing and Urban Development
Sioux Falls, South Dakota Field Office

Safe Home a Reality in Sioux Falls



After several years of planning, Safe Home is finally a reality. Safe Home will provide housing for 33 of the most chronic homeless individuals in Sioux Falls. Each of the 500 sq. ft. units consists of a single bed, table, chairs, small refrigerator, and microwave. The project was built on land donated by Minnehaha County and funded with \$2.26 million in Low Income Housing Tax Credits, \$340,900 in HUD funding, \$458,956 from Minnehaha County, and a \$338,680 loan from South Dakota Housing Development Authority.

Safe Home follows the Housing First concept which maintains that a homeless individual's primary need is to obtain stable housing. Once stable housing is established, other concerns such as addiction, unemployment, health issues or other factors that have contributed to homelessness can be addressed. They are less likely to be admitted to detoxification, fewer emergency room visits, and less encounters with law enforcement, resulting in fewer days in incarceration. With those factors, the Minnehaha County Human Services Department estimates it will save \$15,000 annually for every person housed at Safe Home. Minnehaha County Human Services will staff the facility and provide intensive case management for the residents.



Over \$1.1 Million Awarded for Homeless Programs

The recent announcement of over \$1.1 million in funding for homeless programs in South Dakota will allow agencies, which are members of the [South Dakota Housing for the Homeless Consortium](#), to continue operating in 2012. The Continuum of Care grants provide permanent and transitional housing to homeless persons as well as services that include job training, health care, mental health counseling, substance abuse treatment and child care. The grants are awarded competitively to local programs to meet the needs of their homeless clients.

The agencies receiving funding are: Cornerstone Rescue Mission \$73,704; Inter-lakes Community Action \$319,373; Lewis & Clark Behavioral Health \$126,978; Lutheran Social Services \$190,217; Pennington County Housing \$160,560; Sioux Falls Housing \$278,940; and South Dakota Housing Development Authority \$40,443.

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CALENDAR OF EVENTS:

March 6
 Rural Housing Collaborative, Huron

March 15
 Selling To the Government
 Sioux Falls

April 25
 Fair Housing Training
 Rapid City

May 22-24
 Assisted Housing Manager
 Training and Certification
 Pierre



Save the Date!
 Fair Housing Training will be held in Rapid City on April 25, 2012.
 Watch our [calendar](#) for further details.





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

Email: answers@hud.gov

Search online: www.hud.gov/answers



Condominium Approval Process

There are two project approval processing options available when submitting a condominium unit for FHA approval: HUD Review and Approval Process (HRAP) and Direct Endorsement Lender Review and Approval Process (DELRAP). The applicable condominium documentation requirements are the same regardless of the option selected.

HUD has published a Condominium Project Approval and Processing Guide (Guide) that provides the FHA condominium project approval and processing requirements. The contents of the [Guide](#) are applicable for all condominium project approvals where a single unit is insured under Section 203 (b) or Section 203(k) of the National Housing Act. A list of approved condominium projects can be found [here](#).



FHA Training Opportunities

Energy Efficient Mortgage Webinar

FHA will present an Energy Efficient Mortgage (EEM) Webinar on February 22, 2012 from 10:00 a.m. to 12:00 p.m. CT. The free webinar explains how to obtain the "present value of the energy saved." The training course provides real estate professionals, housing counselors, and lenders with an overview of the EEM process. Registration for the webinar is required. To register, click [here](#). If there are any questions about the webinar, send an email to: denverhoc-pudtraining@hud.gov.



Basic Income and Assets Underwriting Webinar



On February 28, 2012 at 10:00 a.m. CT, FHA will present a Basic Income and Assets Underwriting Webinar. This free webinar is intended for mortgage loan officers, underwriters and processors, new to FHA or who wish to refresh their knowledge of basic FHA income and assets underwriting policies. Topics will include effective income, rental income and the self-employed individual's income. Acceptable sources of funds including gift fund and secondary financing guidelines will also be covered. To register for the webinar, click [here](#).

Electronic Class (EClass) Training

FHA also offers web-based Electronic Class (EClass) training for HUD-approved servicing lenders and HUD-approved housing counseling agencies. The EClass System provides training on FHA's loss mitigation programs, including FHA's Home Affordable Modification Program (HAMP), as well as continuing education on issues that have generated the most industry questions and requests for further training. To learn more about EClass, read [Mortgage Letter 09-45](#). To register for EClass, visit HUD's National Servicing Center's [web site](#). To learn more about all current FHA training, visit FHA's Single Family Housing Events and Training [web site](#) or call FHA at 1(800) 225-5342.

South Dakota Single Family FHA Information

FY2012 Statistics	Oct	Nov	Dec
Loans Insured	230	229	279
First-Time Homebuyers	106	105	113
Minority Homebuyers	10	4	9
Default Rate	1.42%	1.33%	1.58%
Foreclosure Rate	0.61%	0.61%	0.62%
REO Properties			
Acquired	7	13	10
Sold	11	11	12
Owned	41	43	41

One-Stop Tool for Public Housing Authorities



HUD is launching the Public and Indian Housing (PIH) One-Stop Tool (POST) for Public Housing Authorities

(PHAs) as part of HUD’s Delivering Together Initiative. POST for PHAs is a one-stop website that enables PHAs to quickly access PIH systems, tools, program requirements, training opportunities, and more.

The [POST](#) home page organizes information into eight categories that PHAs have indicated are the most helpful to them. Another useful feature is the PIH A-Z Index, an alphabetical list of information relevant to PHA programs. Additionally, HUD has several new features under development that will make web content even more accessible, including a Calendar of Due Dates for PHAs, an email suggestion box for PHAs, and a list of PIH forms.

Indian Housing Block Grants

Nine Indian tribes in South Dakota will receive over \$37 million in [Indian Housing Block Grants](#) (IHBG) from HUD for a range of affordable housing activities. The funding was part of \$404 million in IHBG grant allocations recently awarded nationwide.

The IHBG funds are distributed each year based on a formula to eligible Indian tribes or their tribally designated housing entities. The formula considers local needs and housing units under management by the tribe or designed entity.

Indian Tribe/Entity	Award
Cheyenne River Housing Authority	\$5,264,620
Crow Creek Housing Authority	\$1,560,610
Flandreau Santee Sioux Housing Authority	\$319,522
Lower Brule Housing Authority	\$1,249,885
Oglala Sioux (Lakota) Housing Authority	\$11,069,878
Sicangu Wicoti Awanyakape Corporation	\$7,405,966
Sisseton Wahpeton Housing Authority	\$3,198,602
Standing Rock Housing Authority	\$4,952,826
Yankton Sioux Tribal Housing Authority	\$2,105,455

Neighborhood Stabilization Funds Available

The [South Dakota Housing Development Authority](#) (SDHDA) recently announced about \$1 million in Neighborhood Stabilization Program ([NSP 3](#)) grants is now available for acquiring and redeveloping foreclosed and abandoned properties in South Dakota. The NSP 3 funds are part of a third round of funding awarded to SDHDA as a result of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010.

The funds provide assistance for state and local governments and communities to acquire, rehabilitate, resell or redevelop foreclosed or abandoned properties. The funds are intended to stabilize neighborhoods and stem the decline of house values of neighboring homes. For more information on the NSP 3 Program or to submit an application, visit SDHDA’s [web site](#). The deadline for applications is March 30, 2012 at 5:00 p.m. CT.

Homeless Definition

On December 5, 2011, HUD published the [final rule](#) on the clarification of the definition of homeless in the Federal Register in 24 CFR Parts 91, 582, and 583. The final rule establishes four categories under which an individual/family may qualify as homeless:

1. [Literally Homeless](#) - Individuals or families who lack a fixed, regular and adequate nighttime residence.
2. [Imminent Risk of Homelessness](#) - Individuals or families who will imminently lose their primary nighttime residence within 14 days.
3. [Homeless under other Federal Statutes](#) - Unaccompanied youth (under age 25) and families with children and youth who do not otherwise qualify as homeless under this definition and are defined as homeless under another federal statute, have not had permanent housing the past 60 days, have experienced persistent instability, and expected to continue in such status.
4. [Fleeing/Attempting to Flee Domestic Violence](#) - Individuals or families who are fleeing, or attempting to flee, domestic violence, dating violence, sexual assault, stalking, or other dangerous conditions.



Disaster Planning and Recovery

Preparing for a Disaster



Snow storms, tornadoes, fires, flooding, etc. have all affected South Dakota. Last year's flooding brought awareness to how vulnerable we are to disasters. Recognizing an imminent disaster and knowing what to do to protect yourself

will help you take effective steps to prepare beforehand and aid recovery after the event.

A few ways to prepare for any disaster are to assemble a supply kit and develop an emergency plan. Each disaster is unique; therefore, by learning about the specific threats and the actions to take for each, you are preparing how to react in an emergency. The following websites offer all the learning tools to accomplish this: www.breadysd.com, www.floodsmart.gov, www.fema.gov and www.ready.gov.

Disaster Recovery

HUD provides a variety of disaster assistance listed on its [web site](#). HUD also partners with other federal and state agencies to help implement disaster recovery assistance. Under the National Response Framework, the [Federal Emergency Management Agency \(FEMA\)](#) and the [Small Business Administration \(SBA\)](#) offer initial recovery assistance.

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

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

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2012 Income Limits

On December 1, 2011, HUD released the new income limits for Fiscal Year 2012. Public housing authorities use income limits to qualify individuals and families for HUD programs. HUD sets the lower income limits at 80% and very low income limits at 50% of the median income for the county or metropolitan area in which an individual or family resides. Income limits vary from area to area so an individual or family may be eligible at one housing authority but not at another. Check out the new income limits [here](#).

Federal Surplus Property

The South Dakota Bureau of Administration offers surplus federal property to eligible non-profit, tax-exempt organizations and government agencies in South Dakota through the South Dakota Federal Property Agency (SDFPA). The SDFPA operates distribution centers in Huron and Box Elder. Surplus property includes any type of personal property used by the federal government. For information on how to acquire property or to see what is available, visit SDFPA's [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](#).

Free Tax Help

The Internal Revenue Service (IRS) Volunteer Income Tax Assistance Program (VITA) offers free tax help to low-to-moderate income people who are not able to prepare their own tax returns. Volunteers, sponsored by several organizations in the local community, are trained and certified to help prepare basic tax returns.



In Sioux Falls, families with incomes less than \$50,000 can receive free tax return assistance at the Siouxland Main Library on 200 N. Dakota Avenue. VITA volunteers are available every Monday from February 6 to April 9 from 5 pm to 8 pm; and every Saturday in February from 10 am to 3 pm. Photo ID and Social Security cards are required. For other VITA locations in South Dakota, visit their [web site](#) or call 1-800-906-9887.

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.