

HUD HEARTLAND NEWS



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

Housing Recovery on the Reservation



As a result of severe storms, straight-line winds and flooding in May 2015, President Obama declared the Pine Ridge Indian Reservation a major federal disaster for the Oglala Sioux Tribe (OST). The [declaration](#) allows the Federal Emergency Management Agency (FEMA) to provide assistance by replacing a number of damaged or destroyed manufactured homes and repairing a number of stick-built

homes to bring them to habitability standards.

Concurrently to replacing and repairing homes, FEMA initiated the [National Disaster Recovery Framework](#) (NDRF). The NDRF focuses on the ability of disaster-impacted communities to plan, manage, and implement long-term recovery projects and programs. Part of this process includes the ability of FEMA to bring other federal agencies together to assist with [Recovery Support Functions](#) (RSF). The objective of the RSFs is to facilitate the identification, coordination, and delivery of federal assistance needed to supplement recovery resources and efforts by local, state, tribal and territorial governments, as well as private and nonprofit sectors.

HUD, as the designated agency for the housing RSF, has been working alongside FEMA, the U.S. Department of Agriculture (USDA) and the OST since early November 2015 to analyze the current housing situation. A housing task force co-led by Paul Iron Cloud, Chief Executive Officer of Oglala Lakota Housing and Roger Jacobs, Field Office Director of the South Dakota HUD Office are currently working on the analysis. After the analysis is complete, the task force will create a recovery strategy that the tribe can use to guide them in the recovery efforts.



FEMA housing units waiting to be delivered



An Oglala Sioux Tribe disaster survivor enters his new home

On February 8, 2016, HUD announced \$900,000 in Imminent Threat funding to the OST. The [Indian Community Development Block Grant Imminent Threat](#) funds are intended to alleviate or remove imminent threats to health and safety. These funds allow the tribe to rent temporary housing units for the disaster survivors to live in while their homes are being repaired or replaced.

“With the increasing number and intensity of storms and flooding we have seen in this region in the past few years, access to this funding is crucial to helping families in need of housing while their homes are repaired,” said HUD Regional Administrator Rick Garcia. “This is just one way the federal government assists presidentially declared disaster areas to ensure shelter and safety when events like this occur.”

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CALENDAR OF EVENTS:

March 11
[Pine Ridge Disaster Recovery Meeting](#)
Oelrichs

March 16
[South Dakota Connection](#)
Rapid City

March 30
[South Dakota Connection](#)
Huron





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

Email: answers@hud.gov

Search online: www.hud.gov/answers



Insurance Fund Sees Growth

The capital ratio of FHA's Single-Family Mutual Mortgage Insurance Fund stood at 2.07 percent in November 2015, rising from 0.41 percent in 2014, according to an independent actuary [report](#). Predicted to not occur until 2016, this is the first time since 2008 and the Great Recession that the Fund's reserves have been above the 2 percent standard established by Congress.

The economic value of the Mutual Mortgage Insurance Fund grew by \$19 billion in fiscal year 2015 as a result of systematic efforts to reduce risks, cut losses and improve recoveries, allowing FHA to expand access to credit for homebuyers even as the rest of the housing sector continues to recover.



FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Dakota Dream Savings Fund



GROW SD, in partnership with Inter-lakes Community Action Partnership, Rural Office of Community Services, and Western South Dakota Community Action Partnership, administers the statewide Dakota Dream Savings Fund. The Fund allows low-to-moderate income homebuyers to purchase their first home after saving for a period of time and receiving financial education and homebuyer counseling. The money saved is matched at a rate of 3:1 by federal and nonfederal funds. Assets for Independence matches the savings 1:1 and the Housing Opportunity Fund matches the savings 2:1. Participants are able to save up to \$2,000 for a match of \$6,000, which means the participant has \$8,000 to use for the down payment of their first home. For more information, visit GROW SD's [website](#).

Repeat Homebuyer Loan Program



The South Dakota Housing Development Authority (SDHDA) announced the Repeat Homebuyer Loan Program which provides down payment and closing cost assistance with competitive interest rates for those purchasing a home again. The program allows for up to 3% of the loan amount to be gifted for down payment and closing cost assistance. For more information about the program, visit SDHDA's [website](#).

FHA Refunds

Does HUD/FHA owe you or someone you know a refund? If you had an FHA-insured mortgage, you may be eligible for a refund. It's easier than ever to find out if you are owed a refund. Simply search HUD's online [database](#) by entering your last name or FHA case number and the city and state where the property is located. Once your name is found, call 1-800-697-6967 to get your refund. If your name is not listed, but you believe you are owed a refund, call this same number to inquire about your status.

South Dakota Single Family FHA Information

FY2016 Statistics	Oct	Nov	Dec
Loans Insured	230	243	140
First-Time Homebuyers	126	142	65
Minority Homebuyers	10	15	3
Default Rate	2.43%	2.55%	2.63%
Foreclosure Rate	0.37%	0.32%	0.31%
REO Properties			
Acquired	6	12	8
Sold	8	11	11
Owned	54	55	52

Native Veterans Awarded

On January 8, 2016, HUD and the Department of Veterans Affairs **awarded** \$190,898 to the Oglala Sioux Tribe on the Pine Ridge Reservation and \$183,011 to the Sicangu Wicoti Awayankapi Tribe on the Rosebud Reservation in South Dakota. The funds will help to find permanent homes and supportive services for 20 veterans of each tribe who are homeless or at risk of experiencing homelessness. The funds are part of \$5.9 million in grants to 26 tribes across the country assisting 500 Native American veterans.

Self-Sufficiency Grants

A recent award of over \$145,000 from HUD will help families in Brookings County, Mobridge, and Sioux Falls work toward self-sufficiency. HUD's Housing Choice Voucher **Family Self-Sufficiency Program** (FSS) allows public housing authorities to work with welfare agencies, schools, businesses, and others to develop a comprehensive program to help individuals develop skills and experience needed to obtain jobs to gain economic independence and self-sufficiency.

The housing authorities received funding to continue their programs in hiring family self-sufficiency coordinators to link participants to local organizations that provide job training, childcare, counseling, transportation, and job placement.

Multifamily Insurance Rates Reduced

FHA recently announced a multifamily insurance rate reduction to encourage capital financing of affordable and energy-efficient apartments in an effort to help preserve and increase affordable rental housing.

Effective April 1, 2016, the rate reductions will directly impact FHA's multifamily housing programs and properties housing low-income and moderate-income families and/or newly built energy efficient properties. The annual rate on "broadly affordable" FHA mortgages will be lowered 25 basis points; to 35 basis points for mixed-income mortgages with affordability set-asides; and to 25 basis points for FHA mortgages that meet energy-efficient guidelines.

FHA estimates the rate reductions will spur the rehabilitation of an additional 12,000 units of affordable housing per year nationally, meaning over the next three years nearly 40,000 families nationwide could benefit from higher quality affordable housing. To read the entire press release, go to HUD's [website](#).

Funds Available for Housing

The SDHDA announced \$2 million in HOME Investment Partnerships Program (HOME) funding available for developers and/or owners for acquisition, new construction and rehabilitation of affordable housing.



Chasing Willows Apartments

HOME funds are used for building, buying, and/or rehabilitating affordable housing for rent or homeownership. They are also used for providing rental assistance to low-income tenants. Applications are due to SDHDA on March 4, 2016 and are available on their [website](#).

Elderly Housing Grants

HUD announced 80 grants for a total of \$15 million is available to test a housing and services model for low-income seniors to age in their own homes and delay or avoid the need for nursing home care. The **Supportive Services Demonstration for Elderly Households in HUD-Assisted Multifamily Housing** grant applications are due April 18, 2016. The three year grants will be offered to eligible owners of HUD-assisted senior housing developments to cover the cost of a full-time enhanced service coordinator and a wellness nurse.

Notice of Funding Forecast

HUD's Notice of Funding Availability (NOFA) **forecast** lists competitive grant opportunities that may be available for FY2016. The inclusion or exclusion of an opportunity in the list does not constitute a guarantee that a specific opportunity will become available. When funding is available, HUD will issue a NOFA, which will be available on the Grants.gov [website](#).

Looking for Job Assistance?

The South Dakota Department of Labor and Regulation (DLR) provides workforce services to develop skills for employment. DLR is also available to assist with the job search. For more information, visit the DLR Workforce Services [website](#).



Comments Wanted

HUD recently issued a [notice](#) seeking comments on methods to address over-income public housing residents who continue to live in public housing as other families wait for a unit to become available. About 1.1 million families currently live in public housing in the United States. To qualify for public housing, applicants initially qualify based on their low incomes by Public Housing Authorities (PHAs).

The PHAs conduct annual reviews of their incomes for purposes of calculating the amount of subsidy they receive; however, the laws do not require eviction or termination of tenancy in circumstances when their household income increases significantly and consistently over time, even if they pay full market rent and receive no subsidy at all. Therefore, HUD is considering ways to possibly limit public housing residency to those that actually need housing assistance, due to the urgent need of affordable rental housing.

Fair Market Rents Published

Fiscal Year 2016 [Fair Market Rents](#) (FMRs) were published in the Federal Register and became effective on December 11, 2015. FMRs are used to determine payment standard amounts for assisted housing programs and to serve as a rent ceiling in the HOME rental assistance program.

Multifamily Housing What's New

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

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

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Healthy Homes Award



HUD and the National Environmental Health Association are partnering to announce the second annual Secretary's Award for Healthy Homes. The award will recognize excellence in healthy housing innovation and achievement in three categories: Public Housing/Multifamily Housing, Policy and Research Innovation, and Cross Program Coordination among health, environment, and housing. The activities or policies nominated must show measurable benefits in the health of residents and be available to low and/or moderate income families. The deadline is February 29, 2016. Applications are available on HUD's [website](#).

Expanding Broadband Access

HUD recently published Frequently Asked Questions (FAQs) on the rules of using its Community Development Block Grant, Home Investment Partnership & National Housing Trust Fund funds for broadband infrastructure required to help low-income communities close the digital divide. The FAQs can be found on HUD's [website](#).

Philanthropic Partnership Award

HUD is seeking applications by March 7, 2016 for the public philanthropic partnership award to recognize the partnership process and its impact as a community strategy to increase the quality of life for low and moderate income residents. Examples of nominations include projects affiliated with housing and neighborhood improvements, education, health and recreation, transportation, community participation, arts and culture, safety, sustainability, etc. For more information, visit HUD's [website](#).

Our Vision



BUILD A STRONGER HUD



HELP AMERICANS SECURE QUALITY HOUSING



END HOMELESSNESS



STRENGTHEN COMMUNITIES IN THIS CENTURY OF CITIES



LEVEL THE PLAYING FIELD FOR ALL AMERICANS



ADDRESS CLIMATE CHANGE AND NATURAL DISASTERS

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.