

HUD HEARTLAND NEWS



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

Greetings from the Virgin Islands

By: Roger Jacobs, Sioux Falls Field Office Director



I am part of a team within HUD that assists communities in recovery when disasters strike. This past year, hurricanes, floods, fires, and mud slides disrupted thousands of lives, and in some instances caused fatalities. In the Virgin Islands they were struck twice by hurricanes Irma and Maria in a very short time. The hurricanes caused massive amounts of damage and displaced thousands of families. Arriving nearly four months

after the disaster, a lot of the debris has been cleared and power has been re-established to most of the islands, so I did not see the worst of the damage. Still, there is plenty of evidence of the destruction, homes damaged and destroyed, trees blown over, power poles destroyed, and general devastation.

I have had the fortune/misfortune to work disasters in South Dakota, North Dakota, and Colorado. In some I worked with a team that assisted survivors in finding alternative and permanent housing. Here in the Virgin Islands, I am working with a team of other Federal agencies to work with the territory in identifying needs and finding solutions for those needs. As in all disasters that I have worked, finding safe, habitable housing can be challenging. The Virgin Islands is no different and, in reality, may be more challenging because of the location. There are still thousands of people recovering from all of the recent disasters. Please keep them in your thoughts and prayers.

Volume 12, Issue 2

February 2018

Inside this issue:

Grants for Grads	2
Homeownership Funding Available	2
New Homeowners Guide to Success	2
FHA Loan Limits Increase	2
South Dakota Single Family FHA Information	2
\$1.2 Million for Homeless Programs	3
Sustainable Housing Program	3
Review of Housing Rules	3
Self-Sufficiency Grants	3
New Housing in Sioux Falls	3
Communities Receive Funding	3
Proposed 2019 Budget	4
New Edition "Programs of HUD"	4
Funding to Promote Self-Sufficiency	4
Homeless Preference	4
Multifamily Housing What's New	4



FREE
3 CE Credits

FREE
lunch for first 50 registrants!!

Save
THE
Date

A Breath of Fresh Air: Smoke-Free Housing Workshop 2018
Smoking in Buildings : What it really "COSTS" you!

Thursday, March 8, 2018 - 11:30 a.m. to 3:00 p.m.
HOLIDAY INN CITY CENTRE • 100 West 8th Street • Sioux Falls, SD
Register online at www.siouxfalls.org/livewellsiouxfalls
or call Health Connect at 605-371-1000

Sign-in begins at 11:00 a.m. Lunch begins at 11:15 a.m.
Pre-registration is REQUIRED by February 26th

This workshop for multi-unit property owners and managers will address various issues related to creating smoke-free housing.






For more information contact Fran Rice at director@healthconnectsd.info • 605.371.1000 or Tiffany Butler at tbutler@carrollinstitute.org 605.275.1304

CALENDAR OF EVENTS:

March 6-7, 2018

SD National Association of Housing and Redevelopment Officials (NAHRO) Conference
Sioux Falls

March 8, 2018

[Smoke-Free Workshop](#)
Sioux Falls

March 20, 2018

[Homeless Consortium Meeting](#)
Pierre

April 9-11, 2018

[Great Plains Summit](#)
Rapid City



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

Email: answers@hud.gov

Search online: www.hud.gov/answers



FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Homeownership Funding Available



The Federal Home Loan Bank (FHLB) of Des Moines has published its 2018 [Affordable Housing Program Implementation Plan](#). They are accepting 2018 pre-applications from February 1, 2018 to February 28, 2018, with regular applications being accepted starting May 1, 2018.

In 2017, the FHLB of Des Moines awarded \$2.4 million to six rental and homeownership projects in South Dakota. The grants will help fund the building or rehabilitation of ninety-six units of affordable housing, a leveraged \$9.6 million of total development costs.

The FHLB of Des Moines is also making available to its members up to \$100,000 each for its [Native American Homeownership Initiative](#). Each eligible member will receive up to \$10,000 in down payment and closing cost assistance. The FHLB anticipates a total of \$750,000 will be available this year.

Grants for Grads

On December 29, 2017, the South Dakota Housing Development Authority announced the [Grants for Grads](#) program, aimed at keeping graduates in South Dakota.

The program launched on January 2, 2018 and is open to first-time homebuyers who meet the income requirements, purchase a primary residence in-state, have not owned a home in the past 3 years, purchase price of \$250,200 or less, and have earned a degree within the past 5 years.

The program will be offered for a limited time through participating lenders, with per-beneficiary assistance at 5 percent of the loan amount. To apply for the program, participants must contact an approved lender.



New Homeowners Guide to Success

HUD's new [Homeowners Guide to Success](#) provides homeowners with information on the critical first steps to take if they are at risk of missing a mortgage payment or are facing foreclosure. The guide offers resources to help avoid foreclosure, such as consulting with a HUD-approved housing counselor. The guide helps homeowners and disaster victims understand mortgage options available and how to avoid scams.



FHA Loan Limits Increase

As announced in a [press release](#) on December 7, 2017, FHA single family mortgage loan limits have increased. The increase is in effect for all case numbers assigned on or after January 1, 2018. In South Dakota, the limits increased from \$275,665 to 294,515. The change is due to an increase in median housing prices and required changes to FHA's floor and ceiling limits across the country.



South Dakota Single Family FHA Information

<u>FY2018 Statistics</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
Loans Insured	244	173	230
First-Time Homebuyers	141	121	99
Minority Homebuyers	7	10	5
Default Rate	2.72%	2.77%	3.01%
Foreclosure Rate	0.14%	0.14%	0.14%
REO Properties			
Acquired	4	9	4
Sold	2	4	8
Owned	24	29	25

\$1.2 Million for Homeless Programs

On January 11, 2018, HUD awarded over \$1.2 million to members of the [South Dakota Housing for the Homeless Consortium](#). This renewal of existing [Continuum of Care](#) grants prevents any interruption in federal funding, allowing for continuation of needed services. The grants provide permanent and transitional housing for homeless persons, job training, health care, mental health counseling, substance abuse treatment, and child care.

Funding for Homeless programs in South Dakota (2017)

Cornerstone Rescue Mission	\$ 72,186
Inter-Lakes Community Action	\$481,351
Lewis & Clark Behavioral Health	\$140,121
Pennington County Housing	\$105,144
Sioux Falls Housing	\$368,427
SDHDA HMIS & Planning	\$ 92,567
Safe Home	\$34,673

Sustainable Housing Program

The South Dakota Housing Development Authority (SDHDA) has announced \$400,000 is available for funding for the Sustainable Housing Incentive Program (SHIP). SHIP is a collaborative effort of housing and service providers creating opportunity for tenants to become self-sufficient. Eligible tenants are those enrolled in self-sufficiency and self-enrichment programs. Agencies who provide social services or coordinating services are eligible to apply by completing the application on SDHDA's [website](#).

Review of Housing Rules

More than 22 million American families live in manufactured units which comprise about 10 percent of the nation's single family housing supply. Those numbers are likely to rise, given the growing demand for affordable housing.

Shortly after taking office, the President issued Executive Order 13771 "Reducing Regulation and Controlling Regulatory Costs" which directed federal agencies to identify or streamline regulations that are wasteful, inefficient, or unnecessary. In complying, HUD has launched a top-to-bottom [review](#) of its manufactured housing regulations in an effort to identify any that are inefficient, overly burdensome, or excessively costly. HUD is seeking public feedback by February 26, 2018.

Self-Sufficiency Grants

A recent award of over \$148,000 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.

Affordable Housing in Sioux Falls

The Sherwood Tri-plex/Townhome project in Sioux Falls will consist of 12 affordable housing units. Funding for the project will include \$240,000 of HUD's Community Development Block Grant (CDBG) which is administered by the City of Sioux Falls [Community Development](#). The project is being completed in partnership with [Affordable Housing Solutions](#). In 2018, three twin homes will be constructed on North Sherwood Avenue; and, in 2019, two tri-plex townhomes will be constructed on North Harrington Avenue.

There will also be a four-unit owner occupied townhome project beginning construction this spring that is partially funded with HUD's HOME funds, administered by the City of Sioux Falls Community Development. This project will be located in the 200 block of North Nesmith Avenue.

Communities Receive Funding



Five communities in South Dakota were recently [awarded](#) over \$1.2 million in Community Development Block Grants (CDBG) for improvements to their communities.

- Aberdeen will use \$9,770 to remove a home.
- Fort Pierre will use \$89,292 to remove 8 homes.
- Huron will use \$13,112 to remove a home.
- Phillip will use \$765,000 for improvements to the city's wastewater system.
- Mellette will use \$323,060 for the construction of a new community center building.

The CDBG program provides local governments with funding to complete projects that improve living conditions. The program is funded the HUD and is administered by the Governor's Office of Economic Development.

Proposed 2019 Budget

The Fiscal Year 2019 proposed HUD budget consists of \$41.24 billion that continues support for those who are homeless, the elderly, and persons with disabilities. The proposed budget includes:

- Ending homelessness - \$2.4 billion to prevent and end homelessness.
- Enhance rental assistance - continued support for 4.7 million HUD-assisted households, \$601 million for the elderly, and \$140 million for persons with disabilities.
- Supporting homeownership and fair housing - provide up to \$400 billion in new loan guarantee authority and \$550 billion in new guarantee authority for Ginnie Mae.
- Eliminate/reduce ineffective programs - seek to eliminate the Community Development Block Grant Program, shifting this to the state and local levels.
- Promote Healthy homes - \$145 million to promote healthy and lead-safe housing.
- EnVision centers - \$2 million to support HUD's new EnVision Center Demonstration.

New Edition "Programs of HUD"



The newest edition of "Programs of HUD" is available on HUD's [website](#). The publication provides a broad summary of HUD programs as well as the corresponding statutory and regulatory authorities.

South Dakota HUD Office
4301 W. 57th Street, Suite 101
Sioux Falls, SD 57108

Phone: (605) 330-4223
Fax: (605) 330-4465
E-mail: SD_Webmanager@hud.gov
Website: www.hud.gov/southdakota

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.

Sioux Falls Office Staff



Roger Jacobs
Field Office Director

Jacqueline Westover
Program Support Specialist

Lisa Wright
Customer Service Representative

Funding to Promote Self-Sufficiency

The Sisseton Wahpeton Housing Authority was recently awarded \$177,000 through HUD's Resident Opportunities and Self Sufficiency – Service Coordinators Program (ROSS-SC). ROSS-SC helps grantees hire or retain "service coordinators" who work directly with residents to assess their needs and connect them with education, job training and placement programs, and/or computer and financial literacy services available in their community to promote self-sufficiency.

Homeless Preference



HUD's Office of Multifamily Housing encourages assisted housing owners and property management companies to make their subsidized

apartments available to those experiencing homelessness or who are transitioning out of permanent supportive housing designated for formerly homeless households. HUD has issued a [Program Notice](#) and [Toolkit](#) that provides step-by-step guidance to implement a homeless preference, allowing eligible, currently homeless households to move to the top of a waiting list.

Individualized technical assistance (TA) will be available through this Request for Interest (RFI). CoC's and housing providers may receive individualized coaching, education, and support. This TA will help housing providers streamline their internal processes and improve rates of success in admitting households who are experiencing homelessness or who were formerly homeless. TA will also include assistance in outreach to and relationship-building with local housing providers and homeless service agencies.

The short [RFI application](#) is due by March 5, 2018. The technical assistance will begin in April 2018 and end in October 2018. Eligible applicants include: Continuums of Care, multifamily housing owners and property management companies, state housing finance agencies, and state housing departments.

Multifamily Housing What's New

For the most current information from HUD's Multifamily Housing Region West in Denver, visit their [website](#).

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.