

HUD HEARTLAND NEWS



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

New HUD Deputy Secretary



Maurice Jones was sworn in on April 18, 2012 as the Deputy Secretary of the Department of Housing and Urban Development (HUD). In this role he is responsible for managing the Department's day-to-day operations, a nearly \$47 billion annual operating budget, and the agency's 8,900 employees.

Mr. Jones was most recently President of Pilot Media, the largest print and digital organization in Hampton Roads in Norfolk, VA. Pilot Media's businesses include the Virginian-Pilot newspaper where he served as President and Publisher. Mr. Jones served as commissioner of the Virginia Department of Social Services and Deputy Chief of Staff to Virginia's then-Governor Mark Warner. Jones was a special assistant to the general counsel and served as legal counsel to the Community Development Financial Institutions Fund.

Mr. Jones graduated from Hampden-Sydney College in Virginia and attended Oxford University on a Rhodes scholarship. He later earned a law degree from the University of Virginia. See the Deputy Secretary's full biography on [HUD's website](#).

Executive Director Training

The Denver Office of Public Housing will present three days of training for Executive Directors of housing authorities in South Dakota. The training is open to all directors and staff and will be held June 27-29, 2012 at the Cedar Shore Resort in Chamberlain.



The hands-on training will include:

- The Occupancy Cycle: Rent Calculation, Marketing, Utilization and Policies for the Housing Choice Voucher and Low Rent Programs – Charlotte Keator, Public Housing Revitalization Specialist
- Public and Indian Housing Information Center and Enterprise Income Verification Systems – Diane Kiles, Financial Analyst
- Financial Management and FASS – Lori Strange, Financial Analyst
- Maintenance, Capital Funds/Modernization, Procurement, and MASS – Meghan Anderson, Facilities Management Specialist

Registration for this free training is available online at [HUD's website](#).

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CALENDAR OF EVENTS:

May 23, 2012

Community Development
Public Hearings
Sioux Falls

June 10-12, 2012

[Dare to Dream Conference](#)
Spearfish

June 18-19, 2012

[Homeless Summit](#)
Chamberlain

June 20-22, 2012

[Environmental Review Training](#)
Denver, CO

June 27-29, 2012

[Executive Director Training](#)
Chamberlain



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

Email: answers@hud.gov

Search online: www.hud.gov/answers



Pre-foreclosure Webinar



FHA recently announced the Pre-foreclosure Program (PFS) Webinar Training for Real Estate Professionals on August 2, 2012 from 1:00-3:00 p.m. Central Time (CT). The program allows a borrower in default to sell their home and use the proceeds to satisfy the mortgage debt, even if the proceeds are less than the amount owed.

Training and technical assistance will ensure that all partners are provided with current information on HUD programs and resources available to reduce foreclosures while fostering an environment that promotes successful implementation of HUD policy and industry best practices.

The webinar is designed for real estate professionals, but is open to all industry participants. To register for this free event, sign up [here](#).

Online Application for Lender Approval

Effective later this spring, lenders seeking new FHA approval will submit the application package through an online portal.

Lenders who are currently preparing application packages or plan to apply in the near future should email the Lender Approval & Recertification Division at OLA@hud.gov in order to avoid processing delays during the transition period.

Lenders are instructed to include the words "New Applicant" in the subject line and include a contact name and phone number in the email for a representative to be able to contact them.

Lenders should not pay the application fee through pay.gov until discussing application submission

Mortgage Settlement in South Dakota

South Dakota's (SD) share of the [Mortgage Settlement Agreement](#) announced in February is nearly \$8 million. The settlement is an agreement with the nations' five largest mortgage servicers which requires servicers to implement comprehensive new mortgage loan servicing standards and commit \$25 billion to resolve violations of state and federal law. The settlement for SD provides:



- ◆ SD borrowers will receive an estimated \$1,148,525 in benefits from loan term modifications and other direct relief.
- ◆ SD borrowers who lost their home to foreclosure from January 1, 2008 through December 31, 2011 and suffered servicing abuse would qualify for approximately \$2,000 in cash payments to borrowers.
- ◆ The value of refinanced loans to South Dakota underwater borrowers would be an estimated \$2,490,214.

The State of South Dakota will receive a direct payment of \$3,019,434.

South Dakota Single Family FHA Information

<u>FY2012 Statistics</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>
Loans Insured	216	205	216
First-Time Homebuyers	102	88	68
Minority Homebuyers	7	10	1
Default Rate	1.66%	1.73%	1.75%
Foreclosure Rate	0.65%	0.66%	0.70%
REO Properties			
Acquired	10	9	10
Sold	10	5	11
Owned	41	45	44

Tribal Housing Grants

Nearly \$2 million in Indian Community Development Block Grants ([ICDBG](#)) was recently awarded to the Crow Creek Housing Authority and the Lower Brule Sioux Tribe.

Crow Creek Housing Authority's \$900,000 grant will allow the rehabilitation of 34 rental and owner-occupied housing units on the Crow Creek Reservation. Lower Brule Sioux Tribe's \$900,000 grant will allow the rehabilitation of 58 rental homes throughout the Lower Brule Reservation.

This funding is intended to improve housing conditions, promote community development, and stimulate local economies by creating construction projects and jobs.

Funding for Homeless Veterans



A partnership between HUD and the Department of Veterans Affairs (VA) provides funding for homeless veterans through the HUD-VA Supportive Housing (HUD-VASH) program. The program provides case management from

the local Veterans Administration facility and housing vouchers from the local housing authority.

Every year since 2008, HUD and VA have awarded HUD-VASH vouchers based on geographic need and public housing agency administrative performance. Recently an additional 25 vouchers for South Dakota were announced, increasing the number of vouchers in the state to 220. Of these 220 vouchers, 90 are in the Sioux Falls area, 95 in the Rapid City area, and 35 in Meade County.

[HUD-VASH](#) utilizes the Housing First principle in working with homeless veterans, an approach that centers on providing housing quickly and then services as needed. Housing First is based on the concept that a homeless individual or household's first and primary need is to obtain stable housing and other issues that may affect the household can be addressed once housing is obtained.

Environmental Review Training

Environmental Review Training for state, local and tribal governments, nonprofit organizations, and consultants will be held June 20-22, 2012. The training will be available via video-conferencing in the Sioux Falls HUD office. Training and course reference materials will be provided. To register, visit HUD's training [calendar](#).

Sustainable Communities Resources



HUD established the Office of Sustainable Communities and the [Sustainable Communities Resource Center](#) in an effort to create strong, sustainable communities by helping communities connect housing to jobs, foster local innovation, and build a clean energy economy. In

partnership with other federal agencies, local communities and regions, it supports research, innovative and inclusive planning practices, and new strategies for improving energy efficiency in new and existing housing.

HUD published its inaugural edition of the Sustainable Communities [eNewsletter](#) in February. The Sustainable Communities Resource Center and the eNewsletter are two new ways to share information on emerging best practices that our communities and regions are pioneering to make our communities more economically competitive, inclusive, and energy efficient.

HOME Funding

The South Dakota Housing Development Authority (SDHDA) recently announced a second round of over \$2.3 million in funding for the HOME Investment Partnerships Program (HOME). [HOME](#) funds allow state and local governments to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

The first application round was held in February with 6 of 13 applications receiving a total of \$2.86 million in HOME funds. Information about the projects receiving the funding is available [online](#). To find out more about the HOME funding or to submit an application for the second round of funding, visit SDHDA's [website](#). The deadline for the HOME funds applications is July 31, 2012 at 5:00 p.m. (CT).

HOPE LoanPort

HOPE LoanPort is a web-based tool that streamlines home retention applications on behalf of homeowners at risk of foreclosure, allowing housing counselors to efficiently transmit applications to mortgage companies. HOPE LoanPort hosts online [training](#) Tuesdays at 2:00 p.m. and Thursdays at 12:00 p.m. CT. For more information, send an email to the HOPE LoanPort Team at formation@hopeloanportal.org.



Public Hearings on Housing Needs

Sioux Falls Community Development will hold two public hearings on May 23, 2012, at 2:30 p.m. and 5:30 p.m. in the Sioux Falls Main Public Library meeting room at 200 North Dakota Avenue. The purpose of the hearings is to obtain public comments from low-and moderate-income persons, homeless persons, racial and ethnic minorities, non-English speaking persons, persons with disabilities, and entities that provide services to these populations. The input will be used in the development of the City's priorities for the 2013 Annual Action Plan. The plan will identify the sources and uses of funds from HUD's Community Development Block Grant Program and the Home Investment Partnerships Program.

Father's Day 2012



Public Housing Authorities (PHAs) and their communities are encouraged to participate in the second annual Father's Day celebration on Saturday, June 16th. [Father's Day 2012](#) provides activities to support

the bonding of fathers and their children and connects fathers to supportive resources. PHAs can register their Father's Day 2012 events [here](#).

Public Housing News-To-Use

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

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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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New Bed Bug Notice

In April 2012, HUD released Housing Notice 2012-5 "Guidelines on Addressing Infestation in HUD-insured and Assisted Multifamily Housing." This notice supersedes Housing Notice 2011-20. The notice provides updated information to prevent and address infestations including, but not limited to bed bugs, insects, and all pests.

The notice provides guidance to owners, management agents and residents of HUD Multifamily insured and assisted properties to remind all parties of the importance of prevention, identification, and treatment of infestations in HUD-assisted and insured housing. The notice also provides information and references to best practices regarding the prevention and control of infestations. It also reaffirms existing program requirements with regard to infestations. For more information, read Notice 2012-5 on [HUD's website](#).

Multifamily Housing What's New

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

Dare to Dream Conference



The Dare to Dream Conference will be held June 10-12, 2012 at the Holiday Inn in Spearfish. The conference is a bi-annual statewide event

for individuals with disabilities of all ages and their families. The conference provides keynote speakers and sessions on estate planning, health care, personal safety, housing, self-advocacy recreation, as well as networking and sharing opportunities. Staff from the Sioux Falls HUD office will provide a booth where participants can learn about affordable housing, fair housing, and other HUD programs.

The mission of the conference is to provide people with disabilities of all ages and others an opportunity to gain knowledge, enhance skills, and develop friendships. For more information about the conference, visit the [South Dakota Parent Connection](#) website or call (800) 640-4553 or (605) 361-3171.

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.