

HUD HEARTLAND NEWS



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

Homeownership Assistance in South Dakota



As we approach Homeownership Month, we focus on how to provide that opportunity for more South Dakotans. There are many [programs](#) available to help low- to moderate-income families achieve the dream of homeownership. Some of these programs include homebuyer education, down payment and closing cost assistance and include:

- * [Housing Counseling agencies](#) provide pre-purchase counseling and pre-purchase classes to teach homebuyers about the homebuying process and help combat predatory lending.
- * [South Dakota Housing Development Authority](#) provides programs offering low interest rates, down payment and closing cost assistance, Governors House Program, and home improvement loans.
- * [Downpayment Assistance Programs](#) such as the Dakota Dream Savings Fund and others offer down payment assistance to purchase a house.
- * [Habitat for Humanity](#) offers homeownership through sweat equity.
- * [Sioux Falls Community Development](#) offers up to \$5,000 for down payment/closing costs.
- * [Home\\$Start Program](#) offers up to \$7,500 to qualifying borrowers for down payment, closing costs, and home repairs available through participating lenders.

A New Era of Homeownership Discussion

Owning a home is an important part of “The American Dream”. It is the biggest investment most people will make and it can provide an excellent return. June is National Homeownership Month, an opportunity for all to consider the benefits of homeownership. It’s also a time to look at the bigger picture- the impact that owning a home has on personal wealth, neighborhood stability, and our country’s economic health.

Join HUD Secretary Ben Carson and a panel of housing professionals and researchers to discuss the history and outlook of “The American Dream.” The discussion will include the recent housing crisis and its impact on consumer behavior with a focus on the challenges millennial purchasers face as they enter the market in larger numbers. The discussion will be held on June 1, 2017 from **3:00 to 5:00 p.m.** Central Time. [Register.](#)



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CALENDAR OF EVENTS:

May 29, 2017
Closed for Holiday

June 1, 2017
[A New Era of Homeownership Discussion](#)

June 4-6, 2017
[Quad States Bankers Convention](#)
Rapid City

June 6-7, 2017
[Homeless Summit](#)
Chamberlain

July 18-19, 2017
[RuralX17](#)
Aberdeen

July 4, 2017
Closed for Holiday





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Email: answers@hud.gov

Search online: www.hud.gov/answers



National Healthy Homes Month



June is also recognized as “National Healthy Homes Month”, in an effort to raise awareness of potential indoor health hazards. This year’s theme “Just What the Doctor Ordered” focuses on the outreach and care that pediatricians can provide their patients regarding healthy homes education such as lead poisoning awareness and prevention.

The [Healthy Homes](#) campaign aims to teach preventative measures while highlighting free resources available. It also focuses on the longer-term coordination and collaboration between the housing and health sectors at all levels. Nearly 6 million homes in the U.S. have moderate to severe physical infrastructure issues; and about 30 million have indoor environmental hazards.

FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

HUD’s New Secretary



On March 2, 2017, Dr. Ben S. Carson, Sr. was sworn in as the 17th Secretary of HUD. [Dr. Carson](#) served as the Director of Pediatric Neurosurgery at the Johns Hopkins Children’s Center for almost 30 years. Dr. Carson has received dozens of honors in recognition of his achievements including the Presidential Medal of Freedom and the Spingarn Medal. Dr. Carson graduated from Yale University and earned his doctorate from the University of Michigan Medical School. He and his wife of 41 years, Candy have written nine books and are the parents of 3 sons and 3 grandchildren.

Manufactured Housing Program Information

The HUD code manufactured housing industry creates more than 38,000 jobs in over 127 communities nationwide; provides subsidy-free housing for more than 20 million Americans; and, one of every five homes in rural America is a HUD code manufactured home. HUD’s Office of Manufactured Housing Programs mission is to execute responsible regulation and solutions-oriented oversight and monitoring to protect consumers and preserve and promote the affordability, quality, durability, and safety of manufactured homes. They also provide technical assistance to FHA programs.

Our office has recently been receiving numerous phone calls with questions regarding the installation of manufactured homes. HUD’s Home State Installation Program has been implemented in 13 states that do not administer their own installation program, which includes South Dakota. All information regarding HUD’s manufactured housing program is available on the Office of Manufactured Housing Programs [website](#). Their office is in Washington, D.C. and their staff is available to answer any questions pertaining to the program at (202) 708-6423. SEBA Professionals Services, LLC is the installation contractor and their contact information is:

[SEBA Professionals Services, LLC](#)
 Manufactured Housing Installation Program
 1325 G. Street, NW Suite 500
 Washington, DC 20005
 (202) 552-7356

South Dakota Single Family FHA Information

<u>FY2017 Statistics</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>
Loans Insured	202	131	172
First-Time Homebuyers	113	62	102
Minority Homebuyers	9	3	9
Default Rate	2.67%	2.75%	2.31%
Foreclosure Rate	0.18%	0.19%	0.18%
REO Properties			
Acquired	6	4	11
Sold	3	10	1
Owned	27	21	30

Community Action Month

May is recognized by over 1,000 Community Action Agencies (CAAs) across the country as “Community Action Month,” a time to acknowledge and celebrate the impact made by local non-profit and private agencies and dedicated community volunteers in improving their communities. CAAs are local non-profit and private organizations who deliver the Community Action Program, founded as a result of the 1964 Economic Opportunity Act to empower the poor to fight The War on Poverty.

The purpose of CAAs are to promote self-sufficiency and are funded through the Community Services Block Grant, federal, state, local, and private funding. In SD, [GROW South Dakota](#) serves 17 counties in the Northern area, [Inter-Lakes Community Action](#) serves 12 counties in the Eastern area, [Rural Office of Community Services](#) serves 20 counties in the Southern area, and [Western SD Community Action Agency](#) serves 15 counties in the Western area. The CAAs provide weatherization and housing preservation, down payment and closing cost assistance, emergency food, shelter and transportation, and Head Start. *Thank you to all for the great work you do to make our communities better in South Dakota!*

Pettigrew Manor



Pettigrew Manor on 10th Street and Summit Avenue in Sioux Falls opened on March 1, 2017, providing eight affordable housing units. [Affordable Housing Solutions](#), a

non-profit organization that develops housing for people with limited financial resources, worked in conjunction with the city of Sioux Falls Community Development and local groups to build the affordable apartments.

The \$1.2 million project includes \$800,000 in HUD’s [HOME](#) Investment Partnership Program and Community Development Block Grant ([CDBG](#)) funds and \$200,000 in Housing Opportunity Funds ([HOF](#)).

Rent for the units range from \$405-\$593 and includes all utilities. The energy efficient construction is designed to keep energy costs low, allowing the rents to remain affordable. The handicapped accessible units include roll in showers, lower cabinets, accessible stove and work stations. The main floor units have small patios and the upper units have small balconies. For more information, contact Affordable Housing Solutions at (605) 332-0704.

Housing Opportunity Fund



The South Dakota legislature increased the percentage of the disbursement from the Building South Dakota Fund directed to the South Dakota Housing Opportunity Fund ([HOF](#)) from 25 percent to 35 percent.

The Building South Dakota Fund was established by the legislature in 2013 with the intent to build and reinvest in the State economy to help grow the tax base and provide resources for needed development in rural and urban communities.

Field of Dreams



Field of Dreams is a 26-unit townhome complex located in southeast Sioux Falls. The project is being built by [Affordable Housing Solutions](#) and will be constructed over the course of two years with

the first 12 units scheduled to be for sale in August with occupancy in late October or early November. The project will provide low-and middle-income families the opportunity for home ownership. The two-bedroom, two-and-a-half-bath units also include an attached garage. The units are anticipated to appraise for over \$150,000 with a net sale price about \$130,000 after each layer of support.

This project consists of multiple funding layers and partners including \$300,000 from HUD’s Community Development Block Grant program ([CDBG](#)), which is administered by the city of Sioux Falls Community Development. These funds are in the form of a long-term no-interest loan which was used to purchase the land.

Central Villas



The Aberdeen Housing Authority held an open house on May 11 for the Central Villas, a 2 story apartment complex with 40 units for people ages 55 and older. The complex includes 30 1-bedroom and 10 2-bedroom units, each with a garage.

The complex was built with \$731,582 in HUD’s [HOME](#) Investment Partnership Program funds. Tenants are required to pay a set amount of rent unless they have a Section 8 Housing Voucher. To learn more about the apartments, visit Aberdeen Housing Authority’s [website](#).

2017 Income Limits

HUD released Fiscal Year 2017 [income limits](#) effective on April 14, 2017. The income limits are used to determine eligibility for HUD-assisted housing programs. The income limits are based on Median Family Income estimates and Fair Market Rent area definitions.

The U.S. median income increased 3.5 percent to \$68,000 in 2017, which means the cap for increases in limits for income and respective rent limits for multifamily tax-subsidized properties will be 7 percent.

New Public/Private Partnership



Dana Otto, Louis Berger, Heather Wilson, President SDSM&T, Scott Weston, President Oglala Sioux Tribe, Vince Martin, Doyle Pipe on Head, Oglala Sioux Lakota Housing.

A new Memorandum of Agreement (MOA) between the Oglala Sioux Tribe, Oglala Sioux Lakota Housing, SD School of Mines & Technology (SDSM&T), and Louis Berger (LB) formed a public/private partnership that will have long lasting benefits for the Pine Ridge Reservation.

The MOA cements commitments to support integrated infrastructure planning and systems analysis, which can be supported as student engagement projects under course assignments offered through SDSM&T with mentoring from LB. All parties will coordinate opportunities for student engagement to support locally identified projects for the reservation.

Housing Advocate Honored



On May 3, 2017, the Oglala Sioux Lakota Housing Authority on the Pine Ridge Indian Reservation honored Paul Iron Cloud by dedicating their conference room in his name. Iron Cloud, Executive Director of the Housing Authority, passed away on February 18, 2017.

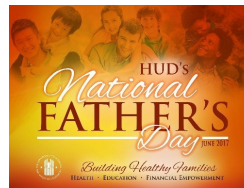
Iron Cloud was a leader among his people, serving as President, Vice President, and tribal council. He cared deeply about the people of Pine Ridge and was a true advocate for housing, having testified many times in Congress on the conditions of Indian housing on the Reservation. A beautiful star quilt and plaque will hang in the conference room in his honor. He will be deeply missed.



Multifamily Housing What's New

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

National Father's Day



Father's Day will be celebrated on June 18, 2017, a day of honoring fathers and their influence. Statistics show that children suffer when their fathers are absent which is common among public housing households that are often headed by single, low-income mothers. Statistics from communities across the country indicated children raised in absent father families are more at-risk for a host of negative factors.

For the past seven years, HUD has celebrated National Father's Day, connecting children living in HUD-assisted housing with their fathers. This year's theme is "Building Healthy Families" with the intention to raise awareness of the important role fathers play in their children's lives. Events can be planned anytime during the month of June and range from a casual event such as a cookout or a fair to providing information on job training and healthy living. The focus is meant to be a starting point; either a celebration of existing relationships, or a reason to form first connections. For event ideas or how to register an event, visit HUD's Father's Day [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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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.