

HUD HEARTLAND NEWS



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

Renewed Opportunity on the Reservation

By: Rick Garcia, Regional Administrator (Condensed from the [HUDDle](#))

In a world too often shrouded from most of America, there's a renewed perspective and promise of opportunity growing among its people. Thunder Valley Regenerative Community initiative has inspired the Oglala Lakota Sioux tribe who inhabit the Pine Ridge Reservation ancestral lands in southwest South Dakota to act and plan for important things to come. The renewal was evident on a recent visit with the [Thunder Valley Community Development Corporation's](#) dynamic young Executive Director, Nick Tilsen. On this perfect warm autumn day I had an up close glimpse into what the Oyate Omnicieye [Circle of Meetings of the People] has created with its 2010 Regional Sustainable Planning grant award from HUD.



*Regional Administrator Rick Garcia tours
Thunder Valley straw bale construction*

Thunder Valley has embarked on building four sustainable housing prototypes with architecture and design help from students of the University of Colorado at Boulder, Oglala Lakota College and the South Dakota School of Mines and Technology. These four houses will have the same footprint, but use different construction technologies [Straw Bale Infill; Compressed Earth Block; Structural Insulated Panels and Conventionally Framed] to compare cost and energy savings.

HUD and its federal agency partners have awarded over \$200 million in [sustainability grants](#) nationally since 2010. Thunder Valley had the foresight to go after the grant funding as a constructive means to address the long standing housing shortage, high unemployment and youth apathy occurring on the reservation. The grant brought together Elders, Tribal leaders and Lakota youth to meet, talk and reach consensus on what life should look like on Pine Ridge in the future. Through numerous community meetings and outreach, all over the vast reservation, came the birth of the Regenerative Project.



*Straw bale construction on the Pine Ridge Reservation in
South Dakota*

Pine Ridge and the Lakota people have embarked on and experienced a way to promote long term hope for a better future. Regional sustainable planning takes many forms, as demonstrated on Pine Ridge; however, it can motivate local communities and diverse interests to come together to seek agreement on how best to improve and meet the future well prepared to act. This may be one of the best outcomes yet of HUD's regional sustainable planning grant program.

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CALENDAR OF EVENTS:

November 22, 2012
Office Closed for Holiday

November 29, 2012
[Build on Own Land Webinar](#)

December 25, 2012
Office Closed for Holiday

*National Native American
Heritage Month*





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

Email: answers@hud.gov

Search online: www.hud.gov/answers



Training Opportunity

A Build on Own Land webinar will be provided free on November 29, 2012. The topics include: Build on Own Land Process, permanent financing on new construction, new construction documentation requirements, loan calculations, and manufactured homes as it pertains to new construction/build on own land.

All real estate agents, loan officers, underwriters and processors will benefit from this training course.

Registration is required at <http://bit.ly/WebinarBOL>. The webinar will be archived. Any questions, send an email [here](#).



FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Housing Counseling Program Changes

The Housing Counseling Program is changing as a result of the new [Office of Housing Counseling](#) which was mandated by the Dodd-Frank Act of 2010. The new office is reorganizing and reinvigorating the Housing Counseling Program by specifying the functions of the program and increasing its visibility to the public.



The changes include: creating a national advisory board; increasing the visibility of housing counseling; expanding the opportunity to offer HUD-approved counseling in other housing programs and policies; providing a national network of HUD-approved counseling agencies to share model programs and best practices; and researching the effectiveness and impact of HUD's Housing Counseling Program for households, neighborhoods, and the economy.

The Housing Counseling Program was established by the authorization of the Housing and Urban Development Act of 1968. The purpose of Housing Counseling is providing counseling and advice to tenants and homeowners, assisting them in improving their housing conditions, meeting their financial needs, and fulfilling the responsibilities of tenancy or homeownership.

In 2011, 2,600 HUD-approved housing counseling agencies across the country provided information for more than 1.9 million households and 13.4 million households since 2005. Get the latest updates from the Office of Housing Counseling's, [The Bridge](#).

Condominium Project Approval Process

[Mortgagee Letter \(ML\) 2012-18](#) puts in place temporary condominium project approval guidance changes to some of the current FHA condominium approval policy provisions. These changes replace certain approval requirements specifically identified in ML 2012-18 that were established in ML 11-22. For more information on the condominium approval process, consult the [Condominium Project Approval and Processing Guide](#).



South Dakota Single Family FHA Information

FY2012 Statistics	Jul	Aug	Sep
Loans Insured	289	263	211
First-Time Homebuyers	116	124	92
Minority Homebuyers	5	9	3
Default Rate	1.81%	1.85%	1.87%
Foreclosure Rate	0.78%	0.82%	0.80%
REO Properties			
Acquired	10	10	15
Sold	11	10	11
Owned	40	40	44

Governor's House Program Expands



The South Dakota Housing Development Authority (SDHDA) has sold over 1,985 [Governor's Houses](#) since the program began in 1996. SDHDA recently approved changes to the program and now allows

private builders to purchase the homes for qualified participants. This partnership makes it easier for purchasers who in the past had to coordinate the purchase of the lot, foundation work and utility hookups.

School districts in rural communities of 2,500 or less may now purchase Governor's Houses as a recruitment tool. Also, developers are allowed to purchase homes for rental purposes when financed under programs that require long term affordable rent limits targeting low-income families.

The price is \$35,500 and is for households with two or less individuals whose annual income is \$42,280 or less, and for households with three or more individuals whose annual income is \$48,320 or less.

HUD Issues Updated Lead Guide

HUD's Office of Healthy Homes and Lead Hazard Control published new [Guidelines](#) on how to identify and control lead-based paint and related hazards in housing, and to help property owners, government agencies, and private contractors sharply reduce exposure to lead without unnecessarily increasing the cost of renovation.

This 2nd edition replaces the edition issued by HUD in 1995. The Residential Lead-Based Paint Hazard Reduction Act of 1992 was passed by Congress 20 years ago to protect young children and families from exposure to lead in paint, dust, and soil.

HUD and the Environmental Protection Agency require people selling or renting homes built before 1978 to notify the buyers or renters about lead-based paint and its hazards before the sale or lease occurs. The EPA requires renovation, repair, or painting contractors to notify families living in these older homes of the hazards associated with the work before such work begins. HUD requires homes that receive federal housing assistance be evaluated and cleaned up for lead-based paint under its [Lead Safe Housing Rule](#).

Stay Connected with HUD!

In the 21st century, social media has quickly gained ground as the number one way communities create and share information. Our mission is the same - we are committed to creating strong, sustainable, inclusive communities and quality affordable homes. HUD is transforming the way we deliver that message as we invite our customers and partners to join us. We want to hear from you!

Follow us on Twitter [@HUDRockyMtns](#) to get the latest information from HUD Region VIII. You can also follow HUD on Facebook at [facebook.com/HUD](#) or on the HUDdle blog at [blog.hud.gov/](#). Looking for something more visual? We invite you to subscribe to the HUD Region VIII Photostream at [www.flickr.com/photos/](#) where you can view and comment on pictures from local HUD events. Looking for the latest video messages or webinars? Connect with HUD on YouTube [www.youtube.com/HUDchannel](#).

We are always looking for new ways to connect our communities with useful and timely information. From Facebook to YouTube, the choice is yours. Find your favorite way to connect with HUD today!



Grants for the Elderly and Disabled

HUD recently announced \$203,254 in grants to the Tower of David Apartments in Sioux Falls. The grants will help 80 senior citizens and persons with disabilities to receive health care, meals and other critical support services.

The grants are awarded through HUD's [Multifamily Housing Service Coordinator Program](#) (MHSC). The grants are awarded to eligible owners of private housing developments that receive rental subsidies from HUD.

HUD Homestore Mobile Search

Yardi Systems, Inc. has made available a new free application for searching foreclosed homes listed for sale. This new application makes it easy to search for houses around the nation on HUDHomestore.com, the clearing house for HUD owned foreclosures from an iPhone or iPad.

Each listing can be searched by street, city, state or ZIP code and includes pictures, maps, and the listing agent, asset manager and field service manager. For more information on how to obtain the application, click [here](#).



Continuum of Care Funding

HUD recently announced about \$1.61 billion in funding available for the [Continuum of Care \(CoC\) Program](#). The CoC Program is designed to promote a community-wide commitment to the goal of ending homelessness. All organizations who deal with homeless individuals are encouraged to become part of the [South Dakota Homeless Consortium](#).

Formed in 2000, the South Dakota Homeless Consortium is a state-wide organization consisting of service providers, individuals, city, county, and state governments, and faith-based organizations all working together to address homelessness in South Dakota.

To become involved with the South Dakota Homeless Consortium, contact Lisa Bondy at (605) 773-3445 or lisab@sdhda.org.

The deadline for the Continuum of Care Program funding application is January 18, 2013.

Multifamily Housing What's New

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

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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HUD's Green Academy

HUD's Green Academy is part of HUD's Affordable Green Initiative and is a new pilot program



**Sustainable
Performance
Institute**

to provide sustainability and green building tools and resources to HUD grantees and affordable housing organizations. Participants receive training, technical assistance, and organizational accreditation at no cost.

The first component of the initiative - training - is now available. More information can be found about this initiative on HUD's [web site](#).

Preventing Fraud, Waste and Abuse



The Inspector General (IG) Act of 1978 established [Offices of Inspector General](#) (OIG) to be independent units for federal government agencies. The IG were established to prevent and detect fraud, gross waste, abuse and mismanagement, and to promote integrity, efficiency, and effectiveness in the department's programs and operations. They also seek administrative sanctions and civil and criminal prosecution.

OIG conducts, coordinates, and oversees all audits and criminal investigations of the agency's programs. The Agency head receives objective and independent information about the agency's performance and reports on fraud, waste and abuse in agency programs; and Congress receives reports that assist in oversight and accountability.

HUD-OIG consists of the Office of Audit and OIG Office of Investigations. The Office of Audit conduct performance and financial audits of HUD's programs and operations, assess compliance with laws and regulations, evaluate internal controls, and report on the results. The Office of Investigations conduct criminal, civil and administrative investigations to prevent and detect fraud, theft, and misconduct.

To make an anonymous report of fraud, waste, or abuse in HUD funds, programs, or operations, call the OIG Hotline at 1-800-347-3735.

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.