

# HUD HEARTLAND NEWS



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Sioux Falls, South Dakota Field Office

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## Affordable Housing in South Dakota

By: Roger Jacobs, Sioux Falls Field Office Director

What exactly is affordable housing? Is it subsidized housing or housing funded by a housing subsidy program? Certainly that's a portion, but there is much more to it than that. Throughout South Dakota there are hardworking people in jobs that are vital to the community; however, they may be low-paying jobs. They may not pay what is considered a livable wage where a household pays no more than 30% of their income for housing. So the question then is, where are these families living and how much of their income is going toward housing? It is common for some families to pay 50% or more of their income for housing.



The [National Low Income Housing Coalition's](#) 2016 [state housing profile](#) for South Dakota indicates an hourly wage of \$13.77 is needed to afford a two-bedroom rental unit at HUD's Fair Market Rent. Data from the [Bureau of Labor Statistics](#) shows nearly 60,000 South Dakotans in 11 different jobs earn less than the wage needed to afford a two-bedroom rental unit.



SOUTH DAKOTA HOUSING OPPORTUNITY FUND

Over the past few years, I've been working with a dedicated group of people throughout the state to create a statewide housing coalition - HOMES for South Dakota - to provide a unified voice for housing solutions. In 2013, the grass roots effort of this group helped establish the Housing

Opportunity Fund (HOF), a state housing trust fund. Since its inception, nearly 1,500 families have benefited in nearly every county of the state. There is a big obstacle the HOF group has been facing and that is very limited ongoing funding. Since its inception, \$15.83 million has been requested while only \$8.97 million has been made available. For the 2017 funding cycle, \$4 million has been requested whereas less than twenty five percent - only \$800,000 is available. Future years resources will most likely be even less unless an ongoing funding source is obtained.

Why invest in affordable housing? Housing is economic development and without economic development communities remain stagnant at best or shrivel up and cease to exist. There are also many social benefits of providing affordable housing. In my travels throughout the state one subject continues to rise to the top, that there is a lack of housing that is affordable to all ranges of workers. Some communities have not been able to attract employees because they have no housing. The motel where I stayed at one rural community had challenges keeping staff because they could not find affordable housing. When businesses cannot hire and retain staff because there are no housing options, the businesses suffer as do the communities. Anyone interested in joining the efforts of HOMES for South Dakota, please send me an [email](#).

### CALENDAR OF EVENTS:

November 24, 2016

Closed for Holiday

December 7, 2016

[State Homeless Meeting](#)  
Chamberlain

December 26, 2016

Closed for Holiday

January 2, 2017

Closed for Holiday



**FEDERAL HOUSING ADMINISTRATION**  
U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

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

Email: [answers@hud.gov](mailto:answers@hud.gov)

Search online: [www.hud.gov/answers](http://www.hud.gov/answers)



**Housing Newsletters**

Take a look at HUD's Office of Manufactured Housing Programs September 2016 edition of "HUD's ManuFACTured Housing" [newsletter](#). The newsletter's purpose is to connect to individuals who encompass the various aspects of manufactured housing. The newsletter gives guidance on HUD's role as a regulatory body and the impact of rules and regulations in the industry.

HUD's Office of Multifamily Housing recently published it's October [newsletter](#) which focuses on a single theme and how they are embracing that work. The edition focuses on energy and water efficiency, highlighting HUD's sustainability efforts. The newsletter profiles some of their recent energy and efficiency wins along with a discussion of what they are planning and preparing for in the future.

**New Electronic Filing for Claims**

Effective as of September 21, 2016, servicers filing claims related to FHA's Claims Without Conveyance of Title procedure can file the claims **electronically** through the FHA Connection system. This allows for more efficient submission of the claims for servicers and more efficient claims processing by FHA. Any questions regarding the electronic submission process can be sent to FHA's **email**.



**Proposed Approval Process for Condos**



HUD issued a press release on September 27, 2016 proposing a new approval process for condominium developments. The **proposed rule** brings back spot approvals, is intended to be more flexible, less prescriptive, and more reflective of market conditions. FHA proposes to reinstate single unit approvals in unapproved condominium developments and to require condominium projects to recertify their approval status every three years rather than the current two-year requirement. The intent of this rule is to regulate where necessary to ensure financial soundness and project viability, but to be flexible where possible, and retain the ability to be responsive to the market. Public comments on the proposed rule are due by November 28, 2016.

**National Servicing Center Address Change**

Effective November 2, 2016, [Mortgagee Letter 2016-17](#) states that the new address for the National Servicing Center for reverse mortgage loan servicers is the following:

U.S. Department of Housing and Urban Development  
National Servicing Center - Tulsa  
110 West 7th Street, Suite 1110  
Tulsa, OK 74119

Their phone number, 1-800-594-9057 remains the same.

**South Dakota Single Family FHA Information**

<u>FY2016 Statistics</u>	<u>Jul</u>	<u>Aug</u>	<u>Sep</u>
Loans Insured	241	267	219
First-Time Homebuyers	140	166	122
Minority Homebuyers	8	10	10
Default Rate	2.65%	2.65%	2.55%
Foreclosure Rate	0.21%	0.21%	0.15%
REO Properties			
Acquired	4	7	1
Sold	9	3	3
Owned	30	34	27

## New HUD Exchange

On October 25, 2016, HUD introduced a new [HUD Exchange](#). The website provides program information, guidance, services and tools for HUD's community partners, including state and local governments, nonprofit organizations, Continuums of Care, public housing authorities, tribes, and partners of these organizations.

The team gathered feedback from more than 80 individuals who use the HUD Exchange and have made extensive changes to the way the site is displayed and organized. The changes include the following:

- \* New navigation and ways to search
- \* Easier and quicker access to information about HUD programs
- \* Expanded ways to browse the library of resources
- \* Quick links to all of the FAQ collections
- \* Enhanced ways to find training opportunities

## Native Homeownership Coalition



On October 24, 2016 over seventy members of the South Dakota Native Homeownership [Coalition](#) gathered for the annual planning session held in conjunction with South Dakota Housing Development Authority's (SDHDA)

Housing Conference in Pierre.

Coalition members reviewed the 2016 accomplishments, discussed hot topics, received updates on housing needs studies, participated in planning sessions, and worked on developing 2017 milestones.

## Affordable Care Act Open Enrollment

Open enrollment through the Health Marketplace began on November 1, 2016 for the Affordable Care Act (ACA). This open season period is where a person can enroll, re-enroll, or change their insurance plan. December 15, 2016 is the last day to enroll or change plans for coverage that will begin on January 1, 2017.

Answers to questions or assistance needed for enrolling or re-enrolling is on [Get Covered South Dakota](#). From there, enter the zip code of your area to find the name and phone number of an expert who can provide information about the healthcare options and to assist with completing the application. To enroll directly or for more information about the ACA, check out their [website](#).

## Indian Community Development Block Grant Awarded



The recent award of \$1 million to the [Oglala Sioux](#) (Lakota) Housing Authority through the Indian Community Development

Block Grant Program ([ICDBG](#)) will help to renovate 30 low rent unit exteriors that are boarded up due to tenant damage, contamination, or age.

The ICDBG program was established to help Indian tribes meet their community development needs and to help develop viable communities. These funds are intended to help provide decent housing, suitable living environments, and economic opportunities for members of the Oglala Sioux Tribe.

## Protections for Survivors of Violence

HUD recently finalized a [new rule](#) to protect the housing of survivors of domestic and dating violence, sexual assault, and stalking. The following are some of the components highlighted in the [press release](#):

- The final rule codifies the core protection across HUD's programs ensuring survivors are not denied assistance, evicted or have lost assistance due to having been a victim of violence.
- One of the key elements of Violence Against Women Reauthorization Act (VAWA) housing protections are emergency transfers which allows for survivors to move to another safe and available unit if they fear for their life and safety.
- Housing providers do not deny tenancy or occupancy rights based solely on adverse factors that are a direct result of being a survivor of violence.
- Under most circumstances, a survivor needs only to self-certify in order to exercise their rights under VAWA.

## Community Assessment Reporting Tool



The Community Assessment Reporting Tool ([CART](#)) is a new reference tool created to display HUD's investments in communities throughout the United States. Simply use the search bar to enter the name of a city, county, metropolitan area, or state to see many of HUD's investments or use the Advanced Search for more options. CART can easily generate reports in PDF and Excel.

## Fair Housing Case in Rapid City



On September 14, 2016 HUD **charged** a Rapid City landlord with housing discrimination after she refused to rent an apartment to a woman and her 17 year old daughter. The **Fair Housing Act** prohibits housing providers from denying or limiting housing to people based on sex or familial status.

After submitting all required information as part of the application process, the woman received an email denial from the landlord stating her preference to rent to a bachelor. The landlord eventually rented the unit to a single male with no children.

Those who believe they have experienced discrimination may file a complaint by contacting HUD's Office of **Fair Housing** and Equal Opportunity at (800) 669-9777 (voice) or (800) 927-9275 (TTY).

## 2017 Fair Market Rents Published

HUD has published Fair Market Rents (**FMRs**) for fiscal year 2017 in the August 26, 2016 Federal Register. The new rents were effective on October 1, 2016. FMRs are used to determine payment standard amounts for assisted housing programs and 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 HUB 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](http://www.hud.gov/southdakota)

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

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## 100 Years of Service



Vona Johnson



Shireen Ranschau



Marcie LaPorte

The housing industry will miss three dedicated women who have a combined total of 100 years of service working to provide affordable housing for South Dakota. Marcie LaPorte with HUD's Office of Multifamily in Denver and Shireen Ranschau with the Sioux Falls Housing and Redevelopment Commission both retired the end of October. Vona Johnson with the South Dakota Housing Development Authority will retire on January 6, 2017. Although they will be missed, we wish them all the best in their retirement and future endeavors.

Marcie LaPorte worked over 30 years in HUD's Office of Multifamily Housing. Throughout her career, Marcie worked hard at HUD's mission to create strong, sustainable, inclusive communities and quality affordable homes for all. Marcie will be missed by her colleagues and the affordable housing industry.

The retirement of Shireen Ranschau in October meant the end of an era. Shireen has dedicated over 40 years of her life working at Sioux Falls Housing and Redevelopment Commission, helping those most in need find decent, safe, and affordable housing.

Vona Johnson has worked over 30 years with the South Dakota Housing Development Authority as the Director of Rental Housing Management. Vona has oversight of a variety of federal housing programs that provide affordable housing to income qualified individuals and families.

## Our Vision



**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.**