



HUD HEARTLAND NEWS

South Dakota Field Office August 2024



Where Did Summer Go?

Summers always seem to fly by, don't they? It's hard to believe that the lazy days of summer (some not so lazy with lawn care and all the other outdoor activities) are coming to an end and fall will soon be here with the fall foliage coming to fullness and the cooler, crisp mornings and evenings. We will soon see farmers in the fields harvesting crops, fall sports, and the start of school.

You will see in this issue the number of activities that we have been engaged in over the summer months, working in conjunction with our partners to provide housing information to a wide audience. The work our partners do is amazing, they work diligently to help folks acquire adequate housing, whether its rental assistance or families purchasing their first home. I admire the hard work our partners do to provide housing and services to their clients. This work can be very frustrating but also very rewarding, whether it's for a homeless family that becomes permanently housed, for a family that finds that perfect apartment they've been looking for, or for a family that becomes first-time homebuyers. A huge THANK YOU to all who work at providing safe decent affordable housing to the residents of South Dakota.

Single Family Updates



FHA Celebrates 90 Years of Making Homeownership Possible

The Federal Housing Administration (FHA) recently celebrated its 90th anniversary. FHA was created under the National Housing Act and signed by President Franklin D. Roosevelt on June 27, 1934. Since its inception, FHA has insured more than 91 million homebuyers. More than 7 million households are currently living in a home that was financed with an FHA-insured mortgage. In South Dakota since its inception, FHA has insured nearly 143,000 loans in the sum of \$10.8 billion.

HUD Publishes Final Rule on Housing Counseling for Tribal Communities

HUD recently announced that it published a final rule outlining housing counselor certification requirements for housing counseling services for the Indian Housing Block Grant and Indian Community Development Block Grant programs. Housing counseling programs provide low- and moderate- income homebuyers and renters with the financial literacy they need to set them up for long-term success.

Tribes and Tribal Organizations have worked with HUD for the past year providing input and feedback on HUD's housing counselor certification requirements and ways in which they should be tailored to meet Tribal needs.

HUD Updates the 203k Program

On July 9, 2024, HUD and FHA announced a newly updated set of policies for its 203(k) Rehabilitation Mortgage Insurance Program. The program allows borrowers to use FHA-insured financing to include the cost of rehabilitation in a single mortgage used to purchase or refinance a home. The program covers structural repairs such as foundations and new roofs, kitchen and bath remodels, and energy efficiency projects.

FHA offers 2 variations of the 203(k) program: the Standard 203(k) which may be used for substantial remodeling and repairs, and the Limited 203(k) which may be used for minor remodeling and nonstructural repairs. The new changes in the program include:

1. The allowable total rehabilitation costs increase from \$35,000 to \$75,000
 2. The rehabilitation period is extended to 12 months for the Standard 203(k) and 9 months for the Limited 203(k).
 3. The financing of the 203(k) consultant fee is allowed in the total mortgage amount for the Limited 203(k) if a borrower chooses to use a 203(k) consultant.
 4. The allowable fees that a 203(k) consultant can charge have increased, which haven't been updated since 1995.
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Funding Awarded

HUD Awards Funding to Tribal Communities

HUD recently announced over \$150 million in funding for Native American entities across the U.S. South Dakota tribes received \$9 million in Indian Housing Block Grants. The Crow Creek Housing Authority received \$3 million to construct 10 new housing units. The Oglala Lakota Housing Authority received \$6 million to construct 49 new housing units.



HUD Awards \$10 Million in Safety and Security Funds to PHAs

On June 20, 2024, HUD announced that it will award \$10 million in Capital Fund Emergency Safety and Security Program funding to 65 Public Housing Authorities (PHAs) in 32 states. In South Dakota, the Aberdeen Housing Authority will receive \$17,125 in capital improvements in their public housing developments to help protect the safety of the tenants by providing a safer, more secure environment.



Nearly \$2 Million in Community Development Block Grants Awarded to South Dakota

On June 10, 2024, the Governor's Office of Economic Development awarded nearly \$2 million in HUD's Community Development Block Grant funds to three projects in Eureka, Madison and Moody County for the removal of dilapidated buildings and new childcare centers. For more information on the awards, go [here](#).

HUD Awards \$3.4 Million to Help Keep Foster Youth Housed

On July 26, 2024, HUD announced \$3.4 million was awarded to 38 Public Housing Authorities for 257 vouchers and administrative fees to provide housing assistance to foster care youth. In South Dakota, Sioux Falls Housing received \$7,604 to help youth transition from foster care to adulthood housing. Acting Secretary Adrienne Todman stated, "Teaming up with housing authorities across the country helps us to meet the needs of youth who have aged out of foster care and get them into safe, sustainable and affordable housing so that they can thrive."

Funding Opportunities

HUD Announces Over \$3.5 Billion is Available for Assisting the Homeless

On July 31, 2024, HUD announced that it will provide more than \$3.5 billion to homeless services entities across the U.S. The funding will be awarded through HUD's Continuum of Care (CoC) program.

For the first time, HUD is issuing a 2-year CoC program Notice of Funding Opportunity (NOFO) where entities need to submit only one application for FY 2024 and FY 2025 funds. HUD is also applying a cost of living adjustment to allow CoC budgets to keep up with rising costs. Read the NOFO [here](#). Applications are due on October 30, 2024.

HUD Announces \$175 Million Available in First-Time Funding Opportunity

On July 22, 2024, HUD [announced](#) \$175 million is available through one-time awards under the Continuum of Care (CoC) program. The "[CoCBuils](#)" Notice of Funding Opportunity (NOFO) will allow communities to build new units of rental housing with supportive services for those experiencing homelessness. The NOFO ensures that funding will benefit communities of differing demographics and population sizes by setting aside \$65 million for CoCs that are located in states with fewer than 2.5 million people. Applications are due on November 21, 2024.

Outreach & Training



Regional Administrator Dominique Jackson delivers opening remarks at the South Dakota Annual Homeless Summit on June 11, 2024.

Regional Administrator Dominique Jackson Delivers Opening Remarks at Annual South Dakota Homeless Summit

By: Matt Cerny

On June 11, 2024, South Dakota HUD Field Office staff were joined by HUD Regional Administrator Dominique Jackson to attend the Annual South Dakota Homeless Summit in Pierre. This event connected over 100 attendees from the [South Dakota Continuum of Care](#), consisting of homeless support service staff, public housing authorities, and other non-profit partners. The event provided training on a variety of subjects, focusing on trauma informed leadership and mental wellness. The convening also allowed the opportunity to network with other providers to learn of their successes and shortcomings.

RA Jackson delivered opening remarks at the conference. She thanked the service providers for their dedication and work on homeless issues, encouraged continued

collaboration and creative ideas, commented on the state of homelessness in South Dakota, and shared HUD's investment and accomplishments toward addressing homelessness.



L.R: Matt Cerny, Ben Carpenter (President of CCI), Roger Jacobs, and Lisa Wright Celebrate Northport Apartments Grand Re-opening on June 14, 2024.

HUD Field Office Joins in the Celebration of the Grand Re-opening of Northport Apartments

By: Matt Cerny, Program Analyst

On June 14, 2024, South Dakota Field Office staff helped celebrate the grand re-opening of Northport Apartments in North Sioux City. The apartments are owned and managed by California Commercial Investment Companies. Field Office Director Roger Jacobs provided opening comments at the ribbon cutting ceremony and welcomed residents back home.

In 2003, the apartments received a Section 202 Capital Advance award from HUD to build 20 1-bedroom units of affordable housing for seniors. In August 2020, the

property was struck by lightning and the resulting fire destroyed the building. Affected residents were temporarily re-housed with the assistance of pass-through subsidy. The [Rental Assistance Demonstration](#) program provided the opportunity for the property to be rebuilt and for the issuance of a new long-term Section 8 subsidy contract, allowing this resource for the community to be preserved. HUD Multifamily staff in Denver and Recap staff from Washington, DC were heavily involved in this transaction. The reconstruction of Northport Apartments was completed in the winter of 2023 and residents began moving back in. This event was a true celebration of an effective public-private partnership and tremendous collaboration and dedication to preserving affordable housing.



Closing Flag Ceremony at the SDNHOC Annual Convening in Sisseton on June 18-19, 2024.

Field Office Staff Participate in South Dakota Native Homeownership Annual Coalition Meeting

By: Matt Cerny

On June 18-19, 2024, Roger Jacobs and Matt Cerny joined tribal housing professionals, federal and state agencies, non-profits, and other tribal community leaders at the South Dakota Native Homeownership Coalition ([SDNHOC](#)) Annual Convening in Sisseton on the Lake Traverse Reservation.

SDNHOC is a collaborative group of key agencies dedicated to increasing homeownership opportunities for Native Americans in South Dakota. A growing group of members - including representatives of South Dakota's tribes, federal and state agencies, tribally designated housing entities (TDHEs), nonprofit organizations, housing developers, lenders, and community development financial institutions - collectively develop and implement innovative strategies that promote Native American homeownership.

The annual event provided the opportunity to connect with peers working to increase Native homeownership in their communities, learn about the Sisseton Wahpeton Sioux Tribe's homeownership efforts, hear stories of homeownership journeys from tribal members, and share updates about the exciting work happening within the Coalition. Other activities included a site visit tour to successful housing projects on the reservation. The group visited a housing development where they are in the process of building 40 homes that are partially funded through a competitive IHBG grant. The tour also included a visit to a house that Wells Fargo donated to the Coalition that they had in their inventory through foreclosure along with \$80,000 to rehab the home. The coalition is in the process of completing the rehab and will sell the home and use the proceeds to reinvest in another project.

The coalition is continuing to be recognized nationally as there were attendees from the Montana Native Homeownership Coalition as well as persons from Wisconsin and North Dakota that are interested in starting a coalition.



Roger Jacobs provided opening remarks and an overview of HUD at the Bankers Roundtable in Sioux Falls on June 27, 2024.

HUD and FDIC Host Bankers Roundtable to Support Affordable Housing

By: Matt Cerny

In recognition of Homeownership Month, Carla Tillmon, Community Affairs Specialist with the Federal Deposit Insurance Corporation ([FDIC](#)) collaborated with the South Dakota HUD Field Office to host a banker's roundtable in Sioux Falls on June 27th, 2024, focused on supporting affordable housing.

The event promoted collaboration between financial institutions and affordable housing community development organizations to highlight housing projects that may be in need of financial support. The event was attended by 40 persons representing financial institutions, Community Development Financial Institutions (CDFIs), federal, state and local government, congressional staff, non-profit organizations, and other stakeholders interested in opportunities to support affordable housing in South Dakota.

Roger Jacobs provided opening remarks and a brief overview of HUD. FDIC provided an overview of the Community Reinvestment Act (CRA) and examples of how banks can get CRA credit by supporting affordable housing. The City of Sioux Falls Housing Division provided an overview of their housing programs and projects with housing partners. Sioux Falls based non-profit developers Affordable Housing Solutions and Inter-lakes Community Action Partnership presented on their successful affordable housing development projects and stressed the continued value of partnerships and the ongoing need of capital that financial institutions can provide. Dakota Resources, a CDFI, highlighted their work in lending and leadership training to rural economic development organizations engaged in affordable housing in their communities. Lastly, Centerville Development Corporation, a rural community in the Sioux Falls metropolitan area, discussed their ongoing affordable housing projects.

Other News



Section 8 Scam Alert!

Fraudulent Section 8 assistance advertisements like this one are appearing on social media sites in increasing numbers. These sites direct members of the public to a fraudulent website which harvests personal information and data. A flyer has been circulating on social media advertising assistance with applying for Section 8 funding. The flyer and website "www.govassistance.org" are NOT legitimate.

The scam aims to take advantage of Section 8 applicants to obtain their personal information to facilitate fraudulent activity. There are multiple versions of the above advertisement on various websites including Facebook, Instagram, and TikTok, typically with slightly changed verbiage and dates. To find rental assistance and public housing authorities in South Dakota, search our [website](#). Persons who fall victim to this or similar scams can file a complaint at the [Internet Crime Complaint Center](#).

Are Adaptable Homes the Innovation Needed in Your Community?



North Dakota State University is conducting a research project to understand how organizations are engaged in the home modification process.

Modifications can range from something as simple as replacing cabinet doorknobs with pull handles to full-scale construction projects that require installing wheelchair ramps and widening doorways. The main benefit of making home modifications is to meet the needs of people with physical limitations so that they can continue to live independently and safely in their own homes.

You are invited to participate in this research study. The only criteria for participating in the study is that you must be 18 years of age or older. Your participation is entirely voluntary, and you may change your mind or quit participating at any time, with no penalty; however, your assistance would be greatly appreciated in making this a meaningful study. To participate in the study, click [here](#) or scan the QR code above. The deadline to complete the survey is August 31, 2024.

Upcoming Events

- September 2 - Labor Day Holiday
- September 10 - [Housing for the Homeless Consortium](#) in Pierre
- September 14 - [Health Connect Festival](#) in Sioux Falls
- September 19 - Veterans Stand Down in Rapid City
- September 20 - Veterans Stand Down in Sioux Falls
- October 14 - Columbus Day Holiday



Sioux Falls Field Office

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