

# HUD HEARTLAND NEWS



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

## Celebrating 50 Years of Affordable Housing



Aberdeen Housing Authority staff and Roger Jacobs, Field Office Director (FOD)

South Dakota HUD Field Office Director Roger Jacobs participated in Aberdeen Housing Authority's 50<sup>th</sup> anniversary celebration on November 21, 2019. The Aberdeen Housing Authority (AHA) was created as the "Aberdeen Housing and Redevelopment Commission" in 1969 by resolution of the city council. The AHA initially owned and managed

public housing, and in 1991 began administering the Housing Choice Voucher program. Through the years they saw a need for affordable housing and have developed four tax credit projects that consist of 140 units.

Homestead Apartments which consist of 75 Public Housing units designated for the elderly and 25 public housing single family homes were AHA's initial properties, both are also celebrating 50 years of serving low-income households. A short program for participants provided an overview of the programs that the AHA oversees. The occasion also included a celebration of tenancy for several residents who have lived in the Homestead Apartments for over twenty years. One resident has lived in his unit for the past 23 years.

The Aberdeen Housing Authority owns and manages nearly 400 units of housing which includes single family homes, multi-family properties, and tax credit properties. They also administer almost 500 Housing Choice Vouchers.



Roger Jacobs (FOD) and Linda Anderson (resident)

## Glory House: Restoring Hope and Transforming Lives



Glory House Apartments in Sioux Falls

The recent opening of the Glory House Apartments gives persons with a criminal background, substance abuse, and/or mental health issues a second chance on life, providing them with a clean, safe, and affordable environment. This is the first apartment building on the Glory House campus on 51st Street and West Avenue in Sioux Falls. The new building has the capacity to house 25 graduates of their treatment programs.

The Glory House has 65 beds for men and 35 for women and serves almost 100 persons daily with transitioning from substance abuse, mental health rehabilitation, and correctional facilities; providing them counseling; and helping them find housing, transportation and employment. Another building with 50 additional apartments is in the works which bring the total number of units to 72. Funding for this completed project includes \$656,000 of HUD's HOME funds.

Volume 14, Issue 2

February 2020

### Inside this issue:

FHA Credit Underwriting Training in Omaha	2
Celebrating 20 Years of Homeownership Opportunities	2
Opportunity Zones Expand Costs for 203K Loans	2
South Dakota Single Family FHA Information	2
It Really Is a Matter of Balance	3
Economic Opportunities with Section 3	3
Upcoming Fair Housing Training	3
Self-Sufficiency Grants Awarded	3
Homeless Programs Receive Funding	3
Marketing Your Business	4
Building HOME Training	4
New Assistance Animal Guide	4
Good Story: Finding Her Way	4

### CALENDAR OF EVENTS:

#### February 18, 2020

Smoke-Free Workshop  
Sioux Falls

#### March 10, 2020

Homeless Consortium Meeting  
Pierre

#### March 17 & 18, 2020

FHA Underwriting Training  
Omaha, NE

#### April 21-23, 2020 (Tentative)

Fair Housing Training  
Aberdeen, Sioux Falls, Yankton

#### May 5, 2020

Marketing Your Business  
Sioux Falls

#### May 6, 2020

Fair Housing Training  
Fargo, ND



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)



## FHA Credit Underwriting Training in Omaha

FHA Credit Underwriting Training will be conducted by Insuring and Underwriting staff at the La Vista Conference Center in Omaha, Nebraska. This will be held from 8:00 a.m. to 4:30 p.m. on March 17 and 18; however, the March 17 class is already full.

The training is for direct endorsement underwriters and loan processors and will take an in-depth look at credit, income, and asset documentation; manual and automated underwriting systems; endorsement protocols; the Loan Review System, and more.

Any questions regarding the training, please call 1(800) 225-5342 or send an email to [Deborah Byers](mailto:Deborah.Byers@hud.gov). The training is first come first serve. Register [here](#) by March 10, 2020.

# FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## Celebrating 20 Years of Homeownership Opportunities



The Oglala Sioux Tribal Partnership for Housing (OSTPH) recently celebrated 20 years of providing home ownership opportunities to tribal members of the Pine Ridge Reservation. In addition to the home buying process, they provide educational opportunities in home rehab & weatherization (Veteran specific); Financial Literacy; Credit Where Credit Is Due; Post Purchase Training; Estate Planning and recently completed the Individual Development Account match savings program.

The OSTPH also started an after school snack program that has been well received by the Fraggie Rock community. They have assisted over 126 families with new homes; helped over 50 families with home rehab & weatherization; and over 100 individuals in Financial Literacy. Through the IDA match savings program, they have created three new businesses on the Reservation.

This spring they will begin a Veterans rehab project in partnership with the Housing Assistance Council and Oglala Sioux Housing Authority. They plan to rehab at least one unit in partnership with the Housing Authority. This fall they will partner with Where Angels Play Foundation to build a new playground in Fraggie Rock. They are excited about the work they do and continually seek partners to help them with their mission of recapturing the spirit of self-sufficiency.

## Opportunity Zones Expand Costs for 203K Loans



[Mortgagee Letter 2019-18](#) states that effective for FHA case numbers assigned on or after December 16, 2019, the maximum rehabilitation costs in qualified opportunity zones for limited 203(k) mortgages is increased from \$35,000 to \$50,000. Opportunity zones were created as part of the 2017 Tax Cuts and Jobs Act to spur economic development and job creation in low-income communities by offering tax benefits to those who invest in these areas. More and more incentives are being created for investing in these zones. For more information and to check for Opportunity Zones in your area, go to HUD's [website](#).

## South Dakota Single Family FHA Information

<u>FY2020 Statistics</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
Loans Insured	244	191	253
First-Time Homebuyers	126	114	149
Minority Homebuyers	16	14	19
Default Rate	2.93%	3.05%	3.19%
Foreclosure Rate	0.10%	0.10%	0.11%
REO Properties			
Acquired	3	4	5
Sold	5	3	0
Owned	20	21	26

## It Really Is a Matter of Balance



Sanford Health received a grant to start “Matter of Balance: Managing Concerns About Falls”- a program on the prevention of falling for older adults. The initial class is being held every Tuesday at Tower of David Apartments in Sioux Falls, a HUD-subsidized property. The 8-week class is allowed 8-12 participants and is led by two volunteer coaches.

The participants complete a short [assessment](#) to help determine their level of risk and areas they need to focus on. Following along in a lesson book, the class begins with stretches and exercises to improve balance, strength, and flexibility. The class continues with interactive participation discussing all of the ways to be proactive in preventing falls which is key to staying independent. The class not only provides them with the tools they need for preventing falls, but also helps develop and strengthen social connections which is also key to staying active.

The classes have been so well received that they are looking to expand the program to more locations. They are also seeking to develop a Falls Coalition in SD. The classes are currently free due to support from Altarum through a grant from the Gordon and Betty Moore Foundation. For information on classes, call (605) 328-1869 or visit Sanford’s [website](#). To hear how powerful this program really is, watch [Sandy’s Story](#).

## Economic Opportunity with Section 3

The [Section 3 Program](#) helps foster local economic development, neighborhood improvement, and individual self-sufficiency by having recipients of specific HUD financial assistance provide training, employment, contracting and other opportunities to low and very low income persons and businesses who employ such persons.

Businesses interested in contracting with local agencies that use HUD funds can self-certify in HUD’s [Section 3 Business Registry](#). The Registry provides agencies the opportunity to search for Section 3 businesses - ones that are 51 percent owned by Section 3 residents or at least 30 percent of their full-time staff are Section 3 residents, or evidence of a commitment to subcontract 25 percent or more of the total dollar amount of all subcontracts to businesses that meet one of these criteria. Section 3 residents are low income persons living in a HUD-funded area. To qualify as a Section 3 resident in the Sioux Falls MSA, a single person would need to make at or below \$43,100 per year and a family of four would qualify if they make \$68,950 per year or less.

## Upcoming Fair Housing Training



Fair Housing Accessibility First and High Plains Fair Housing Center are partnering to present Fair Housing Act design and construction training in Fargo, North Dakota. The training will be held at the Main Library on May 6, 2020 from 9:00 a.m. to 5:30 p.m. This will be an opportunity for housing developers, builders, architects, etc. to learn more about fair housing requirements. The program is registered with the American Institute of Architects. Participants will receive up to 6 continuing education credits. Register [here](#). Fair Housing training is also tentatively planned for April 21-23 in South Dakota.

## Self-Sufficiency Grants Awarded

A recent award of over \$161,000 will help families in Brookings County, Mobridge, and Sioux Falls work toward self-sufficiency. HUD’s Housing Choice Voucher Family Self-Sufficiency Program ([FSS](#)) allows public housing authorities to work with welfare agencies, schools, businesses, and others to develop a comprehensive program to help individuals develop skills and experience needed to obtain jobs to gain economic independence and self-sufficiency. The housing authorities receive funding to continue their programs in hiring family self-sufficiency coordinators to link participants to local organizations that provide job training, childcare, counseling, transportation, and job placement.

## Homeless Programs Receive Funding

On January 14, 2020, HUD awarded almost \$1.3 million to members of the [South Dakota Housing for the Homeless Consortium](#). This renewal of existing [Continuum of Care](#) grants allows for continuation of needed services. The grants provide permanent and transitional housing for homeless persons, job training, health care, mental health counseling, substance abuse treatment, and child care.

### Funding for Homeless Programs in South Dakota (2019)

Cornerstone Rescue Mission	\$72,186
Inter-Lakes Community Action	\$639,488
Lewis & Clark Behavioral Health	\$147,558
Sioux Falls Housing	\$368,427
SDHDA HMIS & Planning & COC	\$202,415
Safe Home	\$38,813

## Marketing Your Business

The SD Procurement Committee is hosting “Marketing Your Business to the Government” May 5, 2020 from 8:30 a.m. to 12:00 p.m. at the Zeal Center for Entrepreneurship at 2329 N. Career Ave. in Sioux Falls. This free event provides an opportunity to meet with government contracting personnel and potential contractors. Email [Lisa](#) for more information.

## Building HOME Training

The [Building HOME online training series](#) for the HOME Investment Partnerships Program (HOME) provides online training for grantees through 12 modules, covering all requirements of the program. The training utilizes real world scenarios and includes challenge questions and tests.

The HOME program provides grants to states and localities to fund the building, buying, or rehabilitating affordable housing for rent or homeownership; and provides rental assistance for low income persons.

## New Assistance Animal Guide



HUD has announced the publication of an Assistance Animal [Notice](#) - a step-by-step guide for housing providers for following the Fair Housing Act when assessing requests for assistance animals. The Notice is comprised of 2 sections: a set of best practices for complying with the laws when determining assistance animal requests; guidance on information persons seeking a reasonable accommodation for an assistance animal may be required to provide to the housing provider.

South Dakota HUD Office  
4301 W. 57th Street, Suite 101  
Sioux Falls, SD 57108

Phone: (605) 330-4223  
Fax: (605) 330-4465  
E-mail: [SD\\_Webmanager@hud.gov](mailto:SD_Webmanager@hud.gov)  
Website: [www.hud.gov/southdakota](http://www.hud.gov/southdakota)

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.

### Sioux Falls Office Staff



Roger Jacobs  
Field Office Director

Jacqueline Westover  
Program Support Specialist

Lisa Wright  
Management Analyst

## Good Story: Finding Her Way



Jethel Curry, a Licensed Practical Nurse (LPN) is well on her way to accomplishing the goals she has set for herself - to complete her Registered Nurse (RN) degree and to buy a house. This most likely would not have been possible without the assistance of HUD’s Family Self Sufficiency (FSS) program in Sioux Falls, administered by the Sioux Falls Housing and Redevelopment Commission. Jethel was able to transfer her Housing Choice Voucher from Tennessee to Sioux Falls in July 2018 with the intent of completing the LPN to RN Program at Southeast Technical Institute.

Jethel honorably served in the US Navy for three years and after that was in and out of college, but never was able to settle down and complete her schooling. She eventually finished the LPN program, but she wanted more. Since the RN programs in Tennessee were unavailable to her, she spent months researching online where she could physically relocate in order to complete her goals. Sioux Falls was at the top of her list, so in 2018 she packed up her family and moved. She’s a busy mom with three children at home, drives school bus during the week, works as an LPN on the weekends in a long-term care facility, and takes online core classes in preparation to start the RN program.

The FSS program assists Jethel with gas vouchers and helps pay for some of the books for school. The FSS program also allows part of her monthly rent to go into an escrow account which she will be able to use after she graduates from the program. The money in the escrow account can be used for anything she needs, such as a down payment for a house, her ultimate goal. She plans to graduate with a registered nursing degree in May of 2021, obtain a nursing position, and eventually become a homeowner.

Over the years and through the struggles in her life she has kept her mom’s motto, “Never let anything out-do you” close to her heart. She hasn’t always lived by that motto, but it has kept her going and moving forward in her life. She is instilling in her children to get an education before they start having a family of their own, so they don’t go through the challenges that she has had to go through to achieve her goals.

**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.**