

HUD HEARTLAND NEWS



South Dakota HUD Office Quarterly Newsletter - February 2023



INSIDE THIS ISSUE:

Housing Counseling Grant NOFO-----	2
Assets Building Webinar -----	2
FHA Expands Loss Mitigation Options-	2
SD Single Family FHA Information ----	2
Family Self-Sufficiency Awards-----	3
GOED Awards CDBG Funds -----	3
SDHDA Awards \$2.18 Million -----	3
SDHDA Awards Affordable Housing-----	3
Rapid City Receives \$3 Million-----	4
Domestic Violence Resources -----	4
Free Tax Preparation Services -----	4
Landlord Engagement Session -----	4
Medline Plus Health Information-----	4

CALENDAR:

- Feb 28 - [Asset Building Webinar](#)
- Mar 22 - Landlord Engagement - Virtual
- Mar 28 - [Homeless Consortium Meeting](#) in Chamberlain
- April - Fair Housing Training - watch for more details coming soon

April is Fair Housing Month

By: Roger Jacobs, Field Office Director

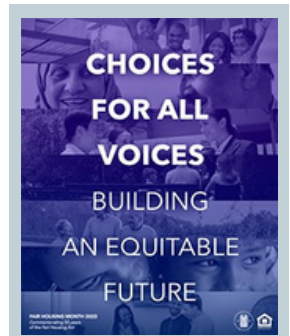


This April, HUD will commemorate the 55th anniversary of the Federal Fair Housing Act. Each year April is dedicated to Fair Housing Month with focused themes for the year. The focus this year will be on fair housing education. The hope is to increase public understanding of fair housing rights and responsibilities under the Federal Fair Housing Act. The theme for this year's fair housing month is "Fair Housing: Choices for All Voices: Building an Equitable Future".

The mission of the Office of Fair Housing and Equal Opportunity (FHEO) is to eliminate housing discrimination, promote economic opportunity, and achieve diverse, inclusive communities by leading the nation in the enforcement, administration, development, and public understanding of federal fair housing policies and laws.

It is unlawful to discriminate in housing based on race, color, national origin, religion, sex, familial status, and disability. You can find more information on the Fair Housing Act and learn how a person can file a fair housing complaint on our [website](#).

We will be having several fair housing educational opportunities in South Dakota in April. Watch for more details coming soon!



SINGLE FAMILY UPDATES

Housing Counseling Grant Program Funding Opportunity

HUD's Housing Counseling Grant Program funds HUD-approved housing counseling agencies that provide counseling and advice to tenants and homeowners, such as property maintenance, financial management and literacy, meeting their financial needs, and fulfilling the responsibilities of tenancy or homeownership. Housing counseling agencies also play a role in helping to prevent housing scams, discrimination and are an important connection for local, state, federal and private housing assistance and resources. The closing date for applications is March 13, 2023. To find out more about the funding opportunity and to apply, visit the Grants.gov [website](https://www.grants.gov).



Upcoming Asset Building Webinar for Native American Communities in the Dakotas

In recognition of "America Saves Week", the Federal Deposit Insurance Corporation (FDIC) will host a webinar on February 28, 2023, from 1:00 – 2:30 pm CT focusing on asset building in Native American communities. Native American leaders will outline economic inclusion and asset building best practices and success stories and discuss innovative practices that have been developed for Native American households. There will also be discussion on how financial institutions and community-based organizations can support tribal governments and Native-led nonprofits in their work to build financial security for their communities. Register for the event [here](#).



FHA Expands Loss Mitigation Options

On January 20, 2023, the Federal Housing Administration announced that it is expanding and enhancing its loss mitigation options in helping borrowers who are struggling to make their mortgage payments on their FHA-insured mortgages. This extends COVID-19 recovery loss mitigation options to all eligible borrowers, including non-occupant borrowers, regardless of the cause of the delinquency. The announcement also allows mortgage servicers to use the full 30 percent of FHA's partial claim option, instead of the previous 25 percent to help increase the number of borrowers to be able to retain their homes. The mandatory effective date of the changes is April 30, 2023. To learn more, visit HUD's [website](#).



SD Single Family FHA Information

<u>FY2023 Statistics</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
Loans Insured	143	126	121
First-Time Homebuyers	100	79	74
Minority Homebuyers	70	55	51
Default Rate	3.30%	3.56%	3.68%
Foreclosures	75	73	85
<u>REO Properties</u>			
Acquired	0	1	2
Sold	4	2	2
Owned	5	5	3

FUNDING UPDATES

HUD Awards Family Self-Sufficiency Programs

A recent award on January 26, 2023, of over \$204,000 from HUD 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 public housing authorities received funding to continue their programs in hiring family self-sufficiency coordinators. The self-sufficiency coordinators link participants to local organizations that provide job training, childcare, counseling, transportation, and job placement.

Governor's Office Awards CDBG Funds

On December 15, 2022, the Governor's Office of Economic Development ([GOED](#)) awarded more than \$2.3 million in HUD's Community Development Block Grant ([CDBG](#)) funds to improve living conditions in the following South Dakota cities:

- Alcester - \$770,000 for improvements to wastewater treatment plant
- Bridgewater - \$770,000 for sewer improvements
- Brown County - \$770,000 for classroom expansion for the Aberdeen YMCA Youth Development Center



SDHDA Awards \$2.18 Million to Help Assist Homeless and Vulnerable Populations

On December 13, 2022, South Dakota Housing Development Authority (SDHDA) [awarded](#) \$2.18 million in HOME-ARP funds to shelters in SD to assist homeless, at-risk of homelessness or fleeing domestic violence or human trafficking. HUD's [HOME-American Rescue Plan](#) funds support those who are homeless and other vulnerable populations. This announcement is in addition to the \$5.7 million awarded recently by SDHDA. The following are the recipients of the funding:

- *House of Hope Emergency Shelter* in Pierre, \$399,605 for the construction of a two-story non-congregate shelter with 13 units.
- *River City Domestic Violence Center* in Yankton, \$184,137 for the expansion of the one-story, non-congregate shelter to include 4 residential units.
- *Mitchell Area Safehouse*, \$596,195 for the construction of a 2-story, non-congregate shelter with 8 units
- *Watertown Cares*, \$86,000 for the acquisition and rehabilitation of an existing facility to convert 10 rental units to 8 non-congregate shelter units.
- *Watertown Cares Supportive Services*, \$225,500 for case management and direct financial assistance for rent, deposits, utilities, and application fees.
- *OUR HOME* to Wambli Ska Okolakiciye, \$691,970 for case management and direct financial assistance for rent, deposits, utilities, and application fees.

SDHDA Awards \$13.5 Million for Affordable Housing

On November 30, 2022, the SDHDA [awarded](#) \$13.5 million to support new single family and multifamily housing, homebuyer assistance, homeowner rehabilitation, and homelessness prevention. The 13 projects awarded will receive \$4.95 million in HUD's [HOME Investment Partnerships Program](#) funds, \$3.64 million in Housing Trust Funds, \$2.99 million in Housing Tax Credits, and \$1.96 million in Housing Opportunity Funds.

The funding will allow for the construction of 220 multifamily housing units and 18 single-family homes; the down payment assistance for 64 households; homeowner rehab for 15 homeowners; and support for 14 households who are homeless or at risk of becoming homeless.



OTHER NEWS

Rapid City Receives \$3 Million for Affordable Housing

The Black Hills Area Community Foundation recently was awarded \$3 million to assist with affordable housing from the [Bush Foundation](#). This includes a \$1 million grant to support the Strategic Housing Initiative, a \$2 million investment in the Rapid City Strategic Housing Trust Fund, and a \$150,000 grant to evaluate, report, and strategize affordable housing work. The Rapid City Strategic Fund is a revolving loan fund designed to increase affordable housing for multifamily housing by providing the developers low interest loans.

HUD Announces New Resources for Survivors of Domestic Violence

HUD [announced](#) new resources to advance housing protections for survivors of domestic violence, dating violence, sexual assault, and stalking under the Violence Against Women Act (VAWA). These resources include a new [website](#), a Notice setting out HUD's enforcement authority under VAWA, and up to \$5 million in funding to provide VAWA training and technical assistance to HUD grantees and other stakeholders.

Additionally, HUD announced a Notice of Funding Opportunity ([NOFO](#)) for the Department's Community Compass Technical Assistance and Capacity Building Program. This NOFO includes up to \$5 million that will be awarded to Technical Assistance Providers (TA Providers) that will provide VAWA trainings, technical assistance, and support to housing providers, grantees, and other stakeholders.

Free Tax Return Preparation for Qualified Tax Payers

The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals including: People who generally make \$60,000 or less; Persons with disabilities; Limited English-speaking taxpayers; 60 years of age and older.

VITA and TCE sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations across the country. To locate the nearest VITA or TCE site near you, use the [VITA Locator Tool](#) or call (800) 906-9887. To file taxes online for free (earn less than \$73,000), go to United Way's [website](#).

HUD Hosts Landlord Engagement Session

On February 8, the South Dakota HUD Office and Regional Office collaborated with the SDHDA and the SD Multi-Housing Association to lead a virtual landlord engagement session. Roger Jacobs, SD Field Office Director and Zachary Urban, Office of Public Housing Director moderated the event which included 100 landlords, public housing authorities, and other interested stakeholders.

Presenters from the Office of Public Housing, SDHDA and the South Dakota Multi-Housing Association discussed multiple topics and centered on educating about federal rental assistance programs. The event focused on improving understanding and increasing landlord participation in the Housing Choice Voucher ([HCV](#)) program, hearing about landlord challenges and feedback, and alleviating concerns.

An overview of the SD Multi-Housing Association and the South Dakota Cares Housing Assistance program were also highlighted.



Medline Plus Offers Trusted Health Information

Are you tired of searching for reliable health information? [MedlinePlus](#) is a service of the National Library of Medicine that provides a wealth of online health information resources for patients and their families and friends. MedlinePlus features information on a wide variety of Health topics, medical tests, genetics, drugs and supplements, and has an extensive medical encyclopedia of medical images and videos. The site provides links to easy-to-read resources in more than 50 languages.

- Offers information on health topics, human genetics, medical tests, medications, dietary supplements, and healthy recipes.
- Sourced from about 500 selected organizations.
- Offers almost 22,000 links to authoritative health information in English and more than 13,000 links to information in Spanish.

