

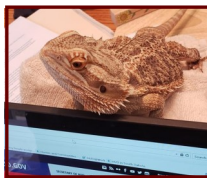
# HUD HEARTLAND NEWS



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

## Challenging Times for All

By: Roger Jacobs, Sioux Falls Field Office Director



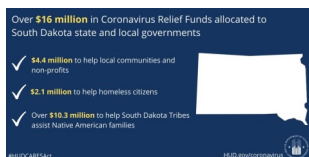
While teleworking, Roger's bearded dragon "Buddy" is keeping an eye on him to make sure he keeps working.

I don't know how else to express my feelings over the last couple of months other than WOW! The last few months have been challenging, frightening, frustrating, aggravating and hopeful all at the same time. Times of crisis bring out the best and unfortunately the worst in people. I like to focus on the best of people. To that extent, I want to say a personal THANK YOU to all our HUD partners that are on the front lines providing services to HUD clients. To the staff of Public Housing Authorities, HUD subsidized properties, homeless shelters, domestic violence shelters and other front-line workers, we owe you a HUGE dose of gratitude for doing what you do. You do exceptional work assisting a vulnerable population during a very difficult and challenging time and again I say THANK YOU!!!!

I typically look at my glass as being half full rather than half empty and am usually pretty optimistic. It's been challenging at times over the last couple of months to have that attitude, but I am confident we will overcome this pandemic and hopefully will return to some semblance of normalcy. I am grateful for the people in this world who have dedicated their lives to science and are working diligently at finding cures and vaccines for diseases. Now if I can only convince my grandkids to do their homework, I will be happy.

This pandemic has changed many of our routines with many folks working from home. Fortunately, technology allows the ability to conduct business as normal as possible, with a few challenges. With schools closed many of us have children/grandchildren at home. Let's just say I have a new appreciation for teachers. My grandchildren are with us several days a week and my wife and I have been helping them with their schoolwork. I didn't realize how much I've forgotten, or maybe never learned - I don't know if I could pass 5<sup>th</sup> or 6<sup>th</sup> grade math! There is one thing for certain, that during times of crisis people rise to the occasion and find ingenious ways to get things done. My hope and prayer for you all is that you and your families are safe and coping as best as you can. If there is anything we can do for you, please don't hesitate to contact us at (605) 330-4223 or send an email to [Roger](#) or [Lisa](#).

## Coronavirus Relief Funding



The Coronavirus Aid, Relief and Economic Security (CARES) Act was signed into law by President Trump on March 27, 2020. The CARES Act will provide \$12.4 billion in *additional* FY2020 funding for HUD's programs, including funding for emerging needs, rental assistance programs, and administrative capacity and oversight. This newsletter will highlight some of that funding.

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May 2020

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### CALENDAR OF EVENTS:

May 25, 2020

Closed for Holiday

June 16, 2020

SD Housing for the Homeless Quarterly Meeting (Skype)  
11:00am - 1:30pm

July 3, 2020

Closed for Holiday





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)



## Multifamily CARES Act Relief

April 13, 2020, HUD issued [guidance](#) for implementing CARES Act Multifamily mortgage payment relief to maintain & preserve affordable rental housing.

Servicers must give Multifamily borrowers who request relief due to COVID-19 up to 90 days forbearance. Approval from HUD is not required as long as HUD's guidance is followed.

All owners and agents of Multifamily properties and properties with HUD-assisted housing programs must cease evictions for 120 days when tenants are unable to pay rent. The guidance encourages borrowers to enter repayment plans with renters.

HUD has released a [CARES Act Forbearance Fact Sheet for Borrowers](#) with FHA, VA or USDA insured loans.

# FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## Single Family CARES Act Mortgage Payment Relief

FHA issued [Mortgagee Letter 2020-06](#) on April 1, 2020 which immediately gives single family homeowners with FHA-insured mortgages up to 6 months and an additional 6 months of forbearance if they are unable to pay their mortgages due to the COVID-19 emergency following the signing of the CARES Act.

FHA also announced the COVID-19 National Emergency Partial Claim - an option for when the forbearance period is ended - an interest-free subordinate mortgage not due until the first mortgage is paid off. A COVID-19 FHA Help Fact Sheet is available [online](#).

Also included in the letter is a delay in due and payable requests for Home Equity Conversion Mortgages (HECM's) by 6 months, with an additional 6 month delay available with HUD approval.

## FHA Catalyst

FHA has received \$40 million to update it's system for doing business. FHA Catalyst is FHA's new cloud-based platform to provide enhanced digital solutions for stakeholders conducting business with FHA. The FHA catalyst is a modern, automated system for lenders, servicers and other FHA program participants to conduct a full suite of transactions with FHA.



The FHA Catalyst modules that are currently functioning:

- ◆ Multifamily Section 202 and Section 811 Project Rental Assistance Contracts. This allows an automatic email notification about HUD-administered rental assistance contacts nearing their expiration date. The automated efforts benefits anticipated are a standardized process among the field offices, less repetitive tasks, and less chance for errors.
- ◆ Claims module for forward mortgage supplemental claims. This eliminates the need to submit paper claims and can be remotely accessed by servicing staff. Also, case binders may be submitted electronically through the FHA Catalyst. For assistance or questions, contact the FHA Resource Center by [email](#) or call 1-800-225-5342.

## South Dakota Single Family FHA Information

<u>FY2020 Statistics</u>	<u>Jan</u>	<u>Feb</u>	<u>Mar</u>
Loans Insured	241	154	197
First-Time Homebuyers	130	80	99
Minority Homebuyers	22	13	25
Default Rate	2.96%	2.82%	2.79%
Foreclosure Rate	0.15%	0.17%	0.18%
REO Properties			
Acquired	3	7	3
Sold	3	3	2
Owned	26	30	31

## COVID-19 Relief Funding

HUD announced **\$3 billion** to communities across the nation and **\$200 million** to help native American communities from the COVID-19 relief fund. SD received over \$20.5 million through the **Community Development Block Grant** program, the **Emergency Solutions Grant**, and **Indian Housing Block Grant** program.

Community Development Block Grant	Funding
Rapid City	\$ 307,390
Sioux Falls	\$ 603,206
South Dakota	\$5,572,467

Emergency Solutions Grant	Funding
South Dakota	\$2,199,893

Indian Housing Block Grant	Funding
Cheyenne River	\$1,677,470
Crow Creek Sioux	\$ 502,754
Flandreau Santee Sioux	\$ 119,012
Lower Brule Sioux	\$ 402,434
Oglala Lakota	\$3,505,550
Rosebud Sioux	\$2,313,492
Sisseton-Wahpeton	\$1,125,673
Standing Rock	\$1,739,703
Yankton Sioux	\$ 683,807

## Emergency Solutions Grants

The **South Dakota Housing Development Authority** has announced ESG program funds for nonprofits and local governments are available with applications due on May 29, 2020. **ESG** provides funding for rental assistance and services to stabilize and rapidly re-house persons who are homeless or at risk of becoming homeless.

## COVID-19 Guide for Rural Areas

The U.S. Dept. of Agriculture recently released the COVID-19 Federal Resource Guide. The **Guide** serves as a “one-stop shop” for federal funding opportunities for rural areas through the CARES Act and other programs in rural areas across several federal agencies.

## COVID-19 Funding for PHAs

HUD just announced over \$1.2 million of COVID-19 relief funds for Public Housing Authorities (PHAs) in SD. On **May 1, 2020**, HUD allocated over \$500,000 through the Public Housing Operating Fund. Uses for the funds include but are not limited to: creating or updating infectious disease outbreak plans, purchasing protective equipment for staff, costs related to maintaining adequate social distancing, and costs associated with limiting the spread of the coronavirus.

On **May 5, 2020**, HUD allocated nearly \$700,000 to PHAs who administer the Housing Choice Voucher (HCV) program. Eligible coronavirus-related activities include, but are not limited to: procuring cleaning supplies and/or services to maintain safe and sanitary units, costs to supportive services vendors incurred due to coronavirus, relocation of participating families to health units or other designated units for testing, hospitalization or quarantine, or transportation to these locations to limit potential exposure caused by using mass transportation.

## Fostering Youth to Independence Funding for South Dakota

The **Pennington County Housing and Redevelopment Commission** will receive \$35,649 through the **Fostering Youth to Independence** (FYI) program to assist young adults transitioning out of foster care and who are at risk of homelessness. This program provides housing assistance and supportive services to young people with a child welfare history, ensuring they have access to safe and affordable housing; and they are supported to reach self-sufficiency by working toward their education and employment goals.

## National Foster Care Month



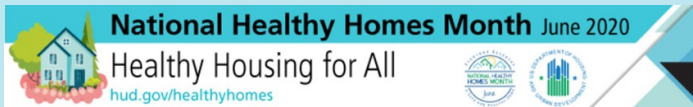
May is **National Foster Care Month**, a time to recognize that we each can play a part in enhancing the lives of children and youth in foster care. An increasing number of children

are entering foster care each year. There are over 437,000 children and youth in foster care. These children are not unloved, but often their families need help. Foster care can be an opportunity to identify their needs, form supportive relationships, and respond with the right mix of services to get them on the path to reunification. Over half have a case plan goal of reunification with their parents or primary caregiver. Child welfare agencies can work with community providers to ensure that appropriate services are available to children and families as well as build their own capacity to serve this population.

## Healthy Homes Month

“Healthy Housing for All” is this year’s [Healthy Homes](#) Month theme. HUD’s Office of Healthy Homes is highlighting the importance of safe and healthy living in a home no matter where a person lives. This National Healthy Homes Month focuses on:

- Raising awareness of the importance of Home Maintenance and the impact on health
- Educating the public about free local resources available
- Encouraging implementation of online activities and events in targeted communities



## Online Banking Resources

Many people take banking for granted - for many it’s easy to run to the corner bank to do their banking, have direct deposits, and in the case of the CARES Act relief monies have that deposited directly in the bank. Unfortunately, there are a lot of households that do not have a bank account and that hinders their ability to conduct financial transactions. The Federal Deposit Insurance Corporation (FDIC) has developed resources that will make it easier for unbanked consumers to open a bank account online. FDIC launched a webpage entitled [Receiving IRS Economic Impact Payments](#) aimed at helping consumers get the information they need to open a bank account.

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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.

### Sioux Falls Office Staff



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## Self-Sufficiency Funding



The Oglala Sioux Lakota [Housing Authority](#) on the Pine Ridge Reservation recently was awarded \$445,500 through HUD’s [Resident Opportunities and Self-Sufficiency](#) program. The program supports local, innovative strategies that link housing assistance with public and private resources to enable families to increase their earned income; reduce or eliminate the need for welfare assistance; and make progress toward achieving economic independence and housing self-sufficiency. Coordinators help connect with employment training, financial literacy services, educational opportunities, and health and wellness programs.

## 2020 Income Limits

Fiscal Year 2020 [income limits](#) were released last month and became effective on April 1, 2020. The income limits are used to determine eligibility for HUD-assisted housing programs. The income limits are based on Median Family Income estimates and Fair Market Rent area definitions.

## News-To-Use

US Department of Housing and Urban Development [DELIVERING TOGETHER](#) To stay informed of the latest news and information for Public Housing Authorities, visit the Public and Indian Housing One-Stop Tool ([POST](#)). The POST allows access to Public and Indian Health systems, tools, program requirements, available training, grant opportunities, PIH contacts and much more.

## Census 2020

The U.S. Constitution mandates that a [Census](#) be taken every 10 years to count all people. Responding to the Census is vitally important as the results help determine how federal funding flows into communities for the next decade. That funding shapes many different aspects of every community, no matter its size or location. Census results affect your community with determinations on school lunches, highway planning, support for firefighters and families in need. [Read](#) more on how accurate Census results affects your community. Responding to the Census is easier than ever - you can respond [online](#), by [phone](#), or by [mail](#). If you haven’t responded yet, please do so for the benefit of your community.

**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.**