



## **HUD HEARTLAND NEWS**

### **South Dakota Field Office**

**November 2023**

### **Single Family Updates**

#### **FHA Publishes Home Equity Conversion Mortgage Program Guidance**

The Federal Housing Administration (FHA) recently announced the publication of consolidated and comprehensive policies for its Home Equity Conversion Mortgage (HECM) program, providing all HECM requirements in one place, in the Single-Family Housing Policy [Handbook 4000.1](#).

HUD Secretary Marcia Fudge said, “Home Equity Conversion Mortgages are one of the strongest tools we have to ensure thousands of seniors can age in place.” The new sections in the handbook include FHA policy for the origination through post-closing and endorsement of HECMs and the servicing of and loss mitigation options to assist HECM borrowers.

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#### **HUD’s Office of Housing Counseling Updates the Housing Counseling Program Handbook**

HUD’s Office of Housing Counseling recently published an update to its [Housing Counseling Program Handbook 7610.1](#), the first major changes since 2010. The Handbook ensures that housing counseling program participants have access to the information they need to buy, rent, or maintain their homes. Housing counselors assist low-to-moderate income households in preparing for homeownership and in obtaining safe, decent, and affordable housing. To locate a

HUD-approved housing counseling agency, visit HUD's online [locator](#) or call 1 (800) 569-4287.

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### **FHA Expands Financing Options for Borrowers**

FHA recently [announced](#) a new policy that allows lenders to count income from small units of housing built inside, attached to, or on the same property as a primary resident (Accessory Dwelling Units or ADU) when underwriting the mortgage. [ADUs](#) as rented out to tenants would increase the housing supply in the community and allow more first-time homebuyers, seniors, and inter-generational families to acquire wealth with homeownership. This announcement supports the Biden-Harris Administration's [Housing Supply Action Plan](#) to ease the burden of housing costs and increase access to homeownership.

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### **HUD Increases Single Family Home Inspection Fees**

In HUD's [Mortgagee Letter 2023-20](#) on November 14, 2023, HUD announced that it is increasing inspection fees on all FHA Title II single family forward mortgages and HECMs in an effort to align with industry costs. HUD requires mortgagees to perform property inspections to ascertain property conditions, to maintain property preservation, and to determine occupancy status. Any questions or feedback regarding the mortgage letter can be directed to the FHA Resource Center at 1 (800) CALLFHA (225-5342), [answers@hud.gov](mailto:answers@hud.gov), or [www.hud.gov/answers](http://www.hud.gov/answers).

## **Funding Awarded**

### **HUD Awards \$8.6 Million to Tribal Communities**

HUD recently [awarded](#) 29 Tribal HUD-Veterans Affairs Supportive Housing (Tribal HUD-VASH) renewal awards totaling over \$8.5 million. The [Tribal HUD-VASH](#) program provides housing and supportive services to those experiencing or at risk of homelessness by combining rental assistance with case management and clinical services provided by the Department of Veterans Affairs.

Two tribes in South Dakota recently received Tribal HUD-VASH renewal awards. Oglala Sioux Housing Authority will use \$245,268 for administrative services and to provide rental assistance to approximately 20 Native American Veterans. Sicangu Wicoti Awayankapi Corporation will use \$250,368 for administrative services and to provide rental assistance to approximately 20 Native American Veterans.



### **South Dakota Housing Awards Housing Projects**

On November 14, 2023, South Dakota Housing announced \$19.9 million in Housing Infrastructure Financing Program funds was awarded to assist with 19 housing infrastructure projects and \$700,000 in Housing Opportunity Funds was awarded to assist with 8 affordable housing programs. For more information about the awards, visit SDH's [website](#).

## **Funding Opportunities**

### **Funding Available for Affordable Housing for Persons with Disabilities**

HUD [announced](#) that \$212 million in funding is available for affordable housing and supportive services for very low and extremely low-income persons with disabilities through the Section 811 Supportive Housing for Persons with Disabilities program. \$106 million is available through the Section 811 Capital Advance/Project Rental Assistance Contract (PRAC) program to provide capital advances for the development of new or the rehabilitation of existing supporting housing, along with project rental subsidies. \$106 million is available through the Section 811 Project Rental Assistance (PRA) which is the project rental assistance that pays the difference between the tenant's portion and HUD's portion of the rent for persons with disabilities.

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### **HUD Announces Resident Opportunity and Self-Sufficiency Service Coordinator Program Funding**

HUD recently announced Resident Opportunity and Self-Sufficiency Service Coordinator ([ROSS-SC](#)) Program funding to help residents of Public and Indian Housing make progress towards self-sufficiency. The ROSS-SC grant funding is provided through a Notice of Funding Opportunity (NOFO) to eligible applicants to hire a service coordinator. The service coordinator determines the needs of the residents, provides case management, and finds them training and supportive services to progress to self-sufficiency. The funding also helps provides grantees with direct services to ROSS participants to support the work of the ROSS-SC and the attainment of ROSS participant's self-sufficiency goals. The deadline for applications is December 18, 2023.

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## **Grant Funds Still Available for Multifamily Properties To Be Zero Energy and Resilient**

HUD recently announced \$103 million in grant funding under the Green and Resilient Retrofit Program (GRRP) to owners of 16 properties participating in HUD Multifamily assisted housing programs to significantly renovate the homes of 1,500 low-income households to be zero energy and resilient.

The program's Notices of Funding Opportunity (NOFO) and additional guidance released on May 11, 2023 detail the multiple grant and loan funding options that property owners can apply for under the program's three categories:

1. Elements provides funding to owners to include proven and meaningful climate resilience and utility efficiency measures in projects that are already in the process of being recapitalized.
2. Leading Edge provides funding to owners with plans for ambitious retrofit activities to achieve an advanced green certification.
3. Comprehensive provides funding to properties with the highest need for climate resilience and utility efficiency upgrades, regardless of prior development or environmental retrofit experience.

Property owners are encouraged to continue to submit applications for grant awards or loans in any of the three categories. HUD is accepting applications under one category each month for the duration of funding availability. HUD expects to announce awards regularly throughout 2023 and 2024, including awards under the Comprehensive category in the coming weeks.

## **Events Held in South Dakota**

### **South Dakota HUD Field Office Participates in Federal Partners Agency Tour of South Dakota State University**

*By Matt Cerny, Program Analyst*

On September 6, 2023, the South Dakota HUD Office team joined other South Dakota federal agency staff from the Small Business Administration (SBA), Economic Development Administration (EDA), and U.S. Dept of Agriculture (USDA), for a tour and discussion of South Dakota State University (SDSU).

SDSU is a public land-grant research university in Brookings, South Dakota. Founded in 1881, it is the state's largest and most comprehensive university and the oldest continually operating university in South Dakota.

The purpose of the tour and discussion was to explore partnerships and collaboration between the university and the federal agencies. Discussions

included the history of SDSU and the historical meaning of a “Land Grant University,” enrollment, top degrees and where SDSU needs federal help. The highlight of the day was an enlightening tour of SDSU’s new American Indian Student Center which houses their Wokini Initiative. The focus of the initiative is to increase the number of American Indian students, provide support towards academic and personal needs, and boost American Indian graduation rates.

The event made strides in getting to know and understand each other’s missions and organizations better to continue to connect federal resources and programs to the university and its students.



*SDSU, Sioux Falls HUD, and other federal agency staff on September 6, 2023*

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### **HUD Promotes Safety in the Home**

Sioux Falls HUD Management Analyst Lisa Wright and Field Office Director Roger Jacobs staffed an informational booth at the Health Connect Festival in Sioux Falls on September 16, 2023. The event combines health and safety advocates with community members to provide health and safety resources for all ages. The event was well attended with HUD providing a table of information for



184 people of all ages on Healthy Homes. The information included safety in the home and how to be better prepared in the event of an emergency or disaster.

Before the kids who visited the table could get a piece of candy, they had to answer a question: “Do you know how to get out of your home in the event of an emergency, like a fire, and if you must get out, you do have a meeting place to go to so that your parents know where to find you?” Many of the kids knew the answer but many didn’t, and those parents indicated they needed to work on establishing a plan and a meeting place. The kids were given a handout where they could draw their home and plan an evacuation route. Other information given out to participants was a flyer about the Affordable Connectivity Program.



*Lisa Wright and Roger Jacobs host a booth at the Health Connect Fair on September 16, 2023*

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## **South Dakota HUD Field Office Joins Other Local Federal Agency Staff To Serve Breakfast in Recognition of Feds Feed Families**

*By Matt Cerny, Program Analyst*

The South Dakota HUD Field Office team joined other South Dakota federal agency staff from the Small Business Administration (SBA), Commercial Service and Economic Development Administration (EDA) on September 26, 2023 to serve breakfast at The Banquet in Sioux Falls in recognition of the Feds Feed Families annual initiative to increase access to nutritious food across the U.S. 257 people were served during the breakfast.

The Banquet meal ministry was founded in 1985 starting with just one meal per week. Now, sixteen meals are served per week between two locations. The Banquet is a volunteer-based ministry providing free meals, paid for, prepared, and served by volunteer groups from Sioux Falls and the surrounding area.



*HUD and other local federal staff serve at The Banquet on September 26, 2023*

## Other News

### **Multifamily Disaster Preparedness Plan Template Available**

The Multifamily Disaster Preparedness Plan [Template](#) is a resource to help HUD-assisted multifamily owners and Public Housing Authorities (PHAs) produce property-specific plans to protect resident life and safety during a disaster. This

template draws upon best practices for disaster and evacuation planning and provides resources for users to learn more as they consider their property's needs.

The template is designed to guide users through the process of gathering appropriate information and resident input, drafting a plan, and educating residents and staff about the plan. Multifamily owners and PHAs will be prompted to consider both the specific climate hazards faced by the property (based on the FEMA National Risk Index, historical hazards in the area, and other applicable sources of information) and resident's needs. The plan includes worksheets for an evacuation plan that incorporates safe egress routes, plans for evacuating residents with special needs, and clear communication of the evacuation plan and safety resources for residents.

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### **HUD Publishes 2024 Fair Market Rents**

On August 31, 2023, Fair Market Rents (FMRs) for Fiscal Year 2024 were announced in the Federal Register and became effective on October 1, 2023. The FMRs increased an average of 12% nationally. FMRs are used to determine payment standard amounts for the Housing Choice Voucher Program, to determine initial renewal rents for some expiring project-based Section 8 contracts, as well as serve as a ceiling in the HOME rental assistance program. To learn more about FMRs and to view the FMRs in your area, visit the [HUDuser website](#).

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### **Owens Outfitters Provides Free Medical Equipment Lending Service**

Owens Outfitters is a medical equipment lending library operated by The Legacy Foundation that accepts and offers for free gently used or new medical equipment and supplies. They are in the Sioux Falls area but hope to expand statewide. You can call (605) 215-0884 or visit their [website](#).

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### **HUD Publishes Overdose Awareness Guide**

HUD recognizes the importance of national and local efforts to prevent overdose tragedies that impact too many of us, our loved ones, and our communities. Over time, we have seen increasing awareness and destigmatization of this issue,



powered by people taking action to prevent tragedies. Every day, communities are stepping up to support each other to reduce drug-related harms with pragmatic, evidence-based approaches to saving lives, reducing risk, and removing barriers to effective interventions.

Public health officials across the country have successfully increased the availability of Naloxone (Narcan) to improve public safety. As these efforts have expanded their reach, HUD owners and operators have sought to understand how they can be supportive partners in these efforts, while also adhering to existing rules. HUD is proud to share the following [FAQ](#) to guide owners and operators who seek to make Narcan available in their communities.

## Upcoming Events

- 12/18/23 - SDHHC Point in Time Town Hall - Virtual Meeting 3:00 - 5:00 pm



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