

# HUD HEARTLAND NEWS



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

## SD CARES Assistance for Renters and Homeowners



The [South Dakota Housing Development Authority](#) announced that additional financial assistance is available to South Dakotans affected by COVID-19 to help pay their rent, mortgage, property insurance, and utilities. The assistance can be applied to any past due bills in these categories as far back as March 2020 or for any upcoming bills due to the pandemic. As of January 29, 2021, 4,209 applications have been submitted, with over \$6 million approved out of \$9 million available. Over \$4.2 million has been approved so far for rent, over \$1 million in mortgage assistance, and almost \$800,000 in utilities assistance.

Applications are accessible online for homeowners and renters. To determine if a homeowner qualifies, frequently asked questions are posted. Income limits are posted by household size and county they reside in. Homeowners may be eligible if one or more persons in the household has received unemployment benefits, a reduction in household income, or have significant costs or other monetary hardship because of the pandemic. Households with one or more persons who have past due or upcoming utility bills that they cannot pay may qualify for assistance. Households with past due or upcoming mortgage payments or at a risk of housing instability may qualify for assistance.

To determine if a renter qualifies, frequently asked questions are posted. Income limits are posted by household size and county they reside in. These income limits are different than those posted for homeowners. Applicants need to be legal residents of South Dakota and be financially impacted by COVID-19. Renters must not be receiving any other federal rental assistance.

## FHA Homeowner Guidance



FHA's Foreclosure and Eviction Moratorium protects FHA single-family homeowners against foreclosure and eviction and has been extended through June 30, 2021. Homeowners struggling to make mortgage payments should follow these steps:

- 1) Contact the mortgage servicer as soon as possible. If not sure who this is, contact a local [housing counseling agency](#).
- 2) Ask for a forbearance or a pause of payments.
- 3) Decide when the forbearance will end. Options are up to 6 months initially with an additional 6 months if needed. The forbearance needs to be requested by June 30, 2021. Homeowners are eligible for up to 2 additional 3-month extensions.
- 4) As the homeowner is able to make payments again, they contact the servicer. FHA's COVID-19 Standalone Partial Claim groups the past due amounts in a separate subordinate lien which needs to be paid when the home is refinanced or sold.
- 5) For homeowners who still cannot make any payments after the forbearance has ended need to work with their servicer on a repayment plan.

Volume 15, Issue 2  
February 2021

### Inside this issue:

FHA Catalyst Update	2
Foreclosure and Eviction Moratorium Extended	2
FHA Single Family Loan Limits Released	2
Single Family Loan-Level Certification Form Revised	2
South Dakota Single Family FHA Information	2
Health Insurance Open Enrollment	3
Small Homes in Rapid City	3
AmeriCorps Presentation	3
Self-Sufficiency Grants	3
Elderly Housing Grants	3
Homeless Programs Receive Funding	3
New Find Shelter Tool	3
Fair Housing Survey	3
Serious About Radon	4
Public Housing News-To-Use	4
Multifamily Guide Updated	4
Mark Lauseng Retires	4
New State Housing Director	4
Preventing Evictions	4

### CALENDAR OF EVENTS:

February 23-25, 2021

[Radon Webinars](#)  
1:00 - 2:30 p.m.

February 24, 2021

[Smoke-Free Workshop](#)  
Sioux Falls

February 24, 2021

[FDIC and IRS VITA Webinar](#)  
2:00 - 3:00 p.m.

April 7, 2021

[FDIC and IRS VITA Webinar](#)  
2:00 - 3:00 p.m.

April 7, 2021

[AmeriCorps Presentation](#)  
3:00 p.m.



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 Catalyst Update

FHA recently announced full digital claim submission capabilities for single-family mortgages through the [FHA Catalyst](#), a new cloud-based platform providing for the efficient and effective transmission of documents for FHA lenders and servicers.

New claim types available include electronic submissions for FHA's Claims Without Conveyance of Title, expanding the programmatic streamlining created last July. Servicers submitting claims for insurance can use the FHA Catalyst: Claims Modules for all 17 single-family forward mortgage claim types. This includes the COVID-19 National emergency Standalone Partial Claim and other home retention claim types.

FHA Catalyst also allows for electronic submission of case binders and appraisals and access to its new underwriting system.

# FEDERAL HOUSING ADMINISTRATION

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

## Foreclosure and Eviction Moratorium Extended

FHA just [announced](#) another extension of the foreclosure and eviction moratorium for single family FHA-insured mortgages to June 30, 2021. It also extended the deadline for FHA single-family borrowers to request an initial COVID-19 forbearance from their servicer to defer or reduce their mortgage payments up to six months, with a potential extension for an additional six months. The moratorium is in effect for FHA-insured single family forward and reverse mortgage, except for those secured by legally vacant and abandoned properties.

## FHA Single Family Loan Limits Released

FHA announced the new calendar year 2021 single-family loan limits for all Title II forward and Home Equity Conversion (HECM) or reverse mortgages. The substantial increase is due to robust house price appreciation, which is added into the statutorily mandated calculations that FHA uses to determine the loan limits every year. The FHA floor limits have increased from \$331,760 to \$356,362. The FHA loan limit ceiling in high cost areas increased from \$765,600 to \$822,375. The HECM maximum claim amount increased from \$765,600 to \$822,375, which is the same no matter if it is a high-cost or low-cost area. Read the [press release](#).

## Single Family Loan-Level Certification Form Revised

FHA's single-family loan-level certification [form](#), HUD Form 92900-A, Addendum to Uniform Residential Loan Application has been revised by eliminating dense language yet safeguarding against fraud and misrepresentation by requiring lenders and borrowers to certify to it. The new form is required for all FHA single family forward and reverse mortgages submitted for FHA insurance with case numbers assigned on and after March 22, 2021.

The revised form is the last of FHA's reforms as a result of the October 2019 Memorandum of Understanding with the Department of Justice that detailed new rules for the utilization of the False Claims Act versus other solutions that FHA could use to address underwriting defects with individual lenders.

## South Dakota Single Family FHA Information

<u>FY2021 Statistics</u>	<u>Oct</u>	<u>Nov</u>	<u>Dec</u>
Loans Insured	243	259	275
First-Time Homebuyers	155	141	150
Minority Homebuyers	18	21	30
Default Rate	4.70%	4.89%	4.92%
Foreclosure Rate	0.53%	0.37%	0.39%
REO Properties			
Acquired	4	4	3
Sold	4	7	6
Owned	27	31	28

## Health Insurance Open Enrollment



Health Insurance Marketplace is now offering a special open enrollment February 15 through May 15, 2021 due to the coronavirus emergency. To be eligible, enrollees must live in the U.S., be a U.S. citizen or national, and not be incarcerated. Persons can enroll through the Healthcare.gov [website](#) or contact the Marketplace Call Center at 1(800) 318-2596.

## Small Homes in Rapid City

Rapid City Community Development is establishing an ordinance which will create a small home zoning district consisting of small homes on small lots with reduced setback and parking requirements. The small homes allow for a simpler life financially and emotionally; less financial burden with reduced building costs, utilities, maintenance, and property taxes; and a smaller impact on the environment with less going to the landfill.

## AmeriCorps Presentation

The Denver Regional Office of Field Policy and Management will be hosting a presentation on April 7, 2021 at 3:00 p.m. Central Time on partnering with AmeriCorps to support local needs related to staff and program capacity. The presentation will discuss AmeriCorps as a resource for a variety of areas, examples include: Point in Time count, developing or expanding partnerships or programs, and renovating housing units. Any questions and/or how to register, contact [Geoffrey Hickox](#).

## Self-Sufficiency Grants

A recent award of over \$161,000 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.

## Elderly Housing Grants

HUD has [announced](#) \$150 million in grants is available to support Section 202 Supportive Housing for the low-income Elderly. The grants support the development of new construction of affordable multifamily rental housing along with ongoing project based rental assistance for low-income elderly persons. The deadline for non-profit organizations to apply for the funding is May 26, 2021.

## Homeless Programs Receive Funding

On January 29, 2021, 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 (2020)


Cornerstone Rescue Mission	\$72,186
Inter-Lakes Community Action	\$519,463
Lewis & Clark Behavioral Health	\$149,334
Sioux Falls Housing	\$302,534
SDHDA HMIS & Planning & COC	\$209,858
Safe Home	\$40,613

## New Find Shelter Tool

HUD recently announced the Find Shelter [tool](#) to help persons in need to locate resources near them. The tool is designed to help community members serve their neighbors in need. Users can search for places that have shelter, clothing, health clinics and food pantries. The tool provides the contact information and mapping of the service providers, making it ideal for mobile use.

## Fair Housing Survey

Listening to people to understand what they need.



HUD's Office of Fair Housing and Equal Opportunity enforces the [Fair Housing Act](#) which prohibits discrimination in housing because of race, color, national origin, religion, sex, familial status, and disability. They have recently launched a customer experience survey to better serve their customers. Select [Provide Feedback](#).

## Serious About Radon



HUD's Office of Lead Hazard Control and Healthy Homes is offering "Let's Get Serious About Radon" [webinars](#) to learn about the dangers of radon and how to address them. The webinars will be viewed on February 23-25, 2021 starting at 1:00 p.m. each day.

Target audiences include health care providers, community-based organizations, property management companies, nonprofit organizations in the health care and housing fields, HUD grantees, federal agencies, etc. Participants must register for each session they are interested in.

## Public Housing News-To-Use

For the most current information from HUD's Office of Public Housing in Denver, visit their [website](#).

## Multifamily Guide Updated

FHA just released its updated Multifamily Housing Accelerated Processing (MAP) Guide. The [2020 MAP Guide](#) updates the 2016 MAP Guide and is used by MAP-approved lenders when underwriting, originating, closing, and servicing mortgages on multifamily properties, residential care facilities, and hospitals. The MAP Guide consolidates guidance issued in previous Mortgagee Letters and Housing Notices, provides clearer policy presentation, and enhanced navigation and restructuring of its operational processes.

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

## Mark Lauseng Retires

Mark Lauseng retired on January 8, 2021 after dedicating 34 years to provide affordable housing to the state with the South Dakota Housing Development Authority. He began with the agency in 1986 and has served as the Executive Director since 2006. Congratulations and best wishes, Mark!



## New Housing Director



Governor Noem appointed Lorraine Polak the Executive Director of the South Dakota Housing Development Authority (SDHDA) on January 8, 2021 to succeed Mark Lauseng.

Ms. Polak has been with SDHDA since 1998 and previously served as the Director of Rental Housing Development. Prior to joining SDHDA, she worked at the Governor's Office of Economic Development. Ms. Polak is from O'Neill, NE and has a degree in accounting and finance. Congratulations and best wishes, Lorraine!

## Preventing Evictions



In a recent count, there are 1,100 homeless school-age children in Sioux Falls. Combine that with a short supply of affordable housing and losing your home is a tough and growing reality.

Evictions are a result of not only missed rent payments, but other factors that a trained retention specialist could help with. The specialist works with property managers and tenants as a neutral facilitator to help resolve issues. The specialist also will be able to determine what the family's needs are and find them the appropriate resources.

Sioux Falls [Thrive's](#) Housing Action Team and East River Legal Services have taken action by creating a pilot program with their Housing Retention Specialist Task Team. The program, sponsored by the Sioux Falls Area Community Foundation, will join with Augustana University Research Institute to target measurable performance indicators and the success of the program. Costs of evictions are expensive for renters and property managers, so this should be a win-win for all involved.

**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.**