

## **South Dakota Housing Development Authority HERO and HUD Housing Counseling FY2013**

- Homeownership Education Resource Organization (HERO) finished the fiscal year (July 1, 2012 to June 30, 2013) with a total of 2,404 clients from 130 different cities in South Dakota -right at the 5-year average for number of clients served.
  
- HERO Partners: Consumer Credit Counseling Service of the Black Hills, Consumer Credit Counseling Service-Lutheran Social Service, Home Are Possible, Inc., Inter-Lakes Community Action Partnership, Inc., NeighborWorks Dakota Home Resources, Grow South Dakota aka Northeast South Dakota Community Action Program, and Sioux Empire Housing Partnership.
  
- Type of Service:  
73% Workshops  
25% One-on-One Education  
2% either On-line or Home Study
  
- 61% of the clients were under the 80% area median income.
  
- Referrals  
Largest percent of clients being referred by lenders, falling close behind are government agencies, and family or friend.
  
- 22% of the clients purchased homes following education.
  
- 48% of the clients were from less than <90 to Long Term >180 days to purchase homes

South Dakota Housing Development Authority (SDHDA) received a contract for delivering **HUD Housing Counseling** service and in fiscal year 2013, served 2,761 clients.

- HUD Sub-Grantees : Consumer Credit Counseling Service of the Black Hills, Consumer Credit Counseling Service-Lutheran Social Service, Inter-Lakes Community Action Partnership, Inc., NeighborWorks Dakota Home Resources, Grow South Dakota aka Northeast South Dakota Community Action Program, Sioux Empire Housing Partnership and Teton Coalition, Inc.