



# South Dakota

Rural Housing Service • 502 Direct Rural Housing

## Crow Creek Sioux Tribe Reservation Member Becomes First Time Homeowner

Sherry Louise Morgan is an enrolled member of the Crow Creek Sioux Tribe. She has worked hard for two years to obtain her dream of not only homeownership but to complete this dream on her mom and dad’s leased land where she lived as a young girl. In recognizing her great accomplishment, a celebratory event was held on June 5, 2018 and attended by USDA, several partners, family, and community members. The day was filled with emotion.

Sherry maintained a positive attitude, was committed and driven throughout the entire process. She hopes by sharing her story, it will inspire others to jump in with both feet to obtain homeownership. Morgan said, “The feelings are overwhelming for me as a first time homeowner. Having this home built on the previous site of where my mom and dad lived makes it bittersweet.”

This project is USDA’s first 502 New Construction Direct Loan with the South Dakota Housing Development Authority’s Governor’s House Program on the Crow Creek Sioux Tribe Reservation. USDA Rural Development leveraged the 502 loan with \$10,000 grant from the Native American Homeownership Initiative (NAHI) distributed through Dacotah Bank and a \$3,500 grant from Homes are Possible, Inc. (HAPI) to assist Morgan with the purchase of the Governor’s House. Both the NAHI and HAPI grants are forgivable mortgages.



*Pictured above back row left to right Todd Orth, Brule County Lumber; Fred Binder, Governor’s Home Program; Mike Harsma, South Dakota Housing Development Authority; Julie Gross, USDA Rural Development State Director; Mark Lauseng, South Dakota Housing Development Authority; front row left to right Peggy Lutzman, NAHI-Dacotah Bank; Janell Telin, USDA Rural Development Single Family Housing Director; new homeowner Sherry Morgan; Christine Herman, Realty Officer with the Bureau of Indian Affairs; Roxanne Woodring, USDA Rural Development Housing Specialist; and Ken Lynch, USDA Rural Development Native American Coordinator.*

---

<b>Obligation Amount:</b>	\$84,000 - 502 Direct Single Family Housing Loan
<b>Date of Obligation:</b>	April 12, 2018
<b>Congressional District:</b>	At Large Senators Thune, Rounds and Congresswoman Noem
<b>Partners:</b>	Governor’s Home Program, Bureau of Indian Affairs, Crow Creek Sioux Tribe, South Dakota Housing Development Authority, NAHI-Dacotah Bank, Homes Are Possible Inc., Brule County Lumber, and USDA Rural Development
<b>Demographics:</b>	Fort Thompson, SD is located on the Crow Creek Reservation in Buffalo County. The population was 1,282 at the 2010 census. Fort Thompson was named in honor of Clark W. Thompson, Superintendent of Indian Affairs.
<b>Impact:</b>	This project is USDA’s first 502 New Construction Direct Loan with the South Dakota Housing Development Authority’s Governor’s House Program on the Crow Creek Sioux Tribe Reservation. By sharing this story, it is hopeful that the program will grow and more people will begin to inquire and utilize the resources available.

---