

SOUTH DAKOTA NATIVE HOMEOWNERSHIP COALITION

CHEYENNE RIVER HOUSING AUTHORITY HOUSING NEEDS STUDY REPORT

Anne Celovsky, Amber Hunter, Katelin Jones, Kevin Klingbeil and Mary Lindeblad-Fry of Big Water Consulting and Nancy Pindus of the Urban Institute

Supported by the South Dakota Native Homeownership Coalition, the Cheyenne River Housing Authority, and the South Dakota Housing Development Authority



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EXECUTIVE SUMMARY

PURPOSE AND GOALS OF THIS STUDY

Housing Development is a challenge for Indian Country but when we gather information and resources, form partnerships and begin to develop meaningful strategic plans that include both homeownership and rental projects we can achieve success. This Housing Needs Study is a valuable asset for CRHA because it provides us with baseline data, creates a connection to potential homebuyers and offers us insight into preferences and priorities of our service population. We are excited to incorporate the housing needs study data into our strategic planning activities.

– Sharon Vogel, Cheyenne River Housing Authority



The Cheyenne River Housing Needs Study was sponsored by the South Dakota Housing Development Authority (SDHDA) and administered by Lakota Funds and the South Dakota Native Homeownership Coalition (SDNHOC). In the past, these state-funded studies have generally focused on communities outside of tribal lands. Thus, the dedication of funds to studies targeting a vital yet financially stunted tribal community (Mission, South Dakota on the Rosebud Indian Reservation) and a large and economically challenged reservation (the Cheyenne River Indian Reservation) in 2015 represented an historic opportunity to specifically examine these unique housing markets in central and south-central South

Dakota. The Rosebud Economic Development Corporation (REDCO) and the Cheyenne River Housing Authority (CRHA), the two entities representing the two tribal communities selected to be the subjects of the studies, were required to match the grant funds provided by SDHDA. The REDCO report is provided in a separate document. The purpose of this study of housing need on the Cheyenne River Indian Reservation and on the Rosebud Indian Reservation was to examine the state of the current and future housing market within these tribal lands in part to demonstrate the unique challenges faced within these markets and to collect data that would advise efforts to overcome structural deficiencies in this housing market which lead to reduced housing supply and an unhealthy ratio of renters to homeowners.

The Study's focus is homeownership issues within the Cheyenne River Reservation and will be used to inform the Badger Park housing subdivision located on the Cheyenne River Reservation, enhance existing homeownership and down-payment assistance programs, and inform the development of a planned "Homebuyer Readiness" program. The information provided in this report provides an assessment of household characteristics, demographics, and the unique supply and demand characteristics that makes up the housing market on Cheyenne River.

RESEARCH QUESTIONS AND METHODOLOGY

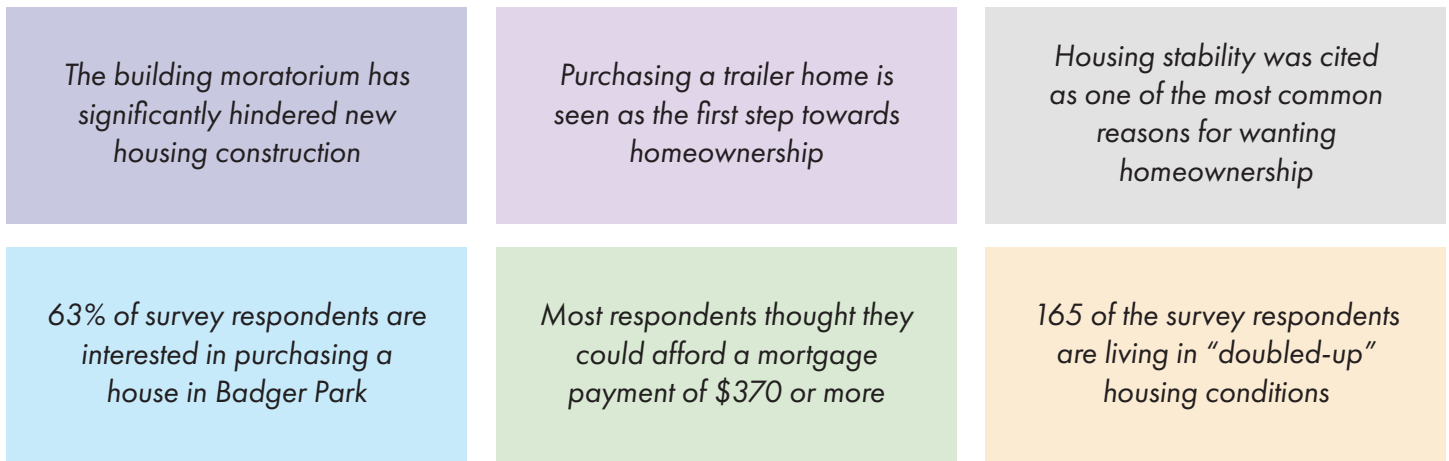
The initial focus of the study was to examine the housing market on the Cheyenne River Indian Reservation based on the traditional components of a housing market analysis: local economic and population growth and housing supply and demand.

A second question took as a given the fact that the housing market encompassing the town-level and reservation-level geographies was distorted or weakened by an array of factors that are either not present or are not present in the same degree by "traditional" (non-tribal) housing markets. As a result, the survey sponsor, CRHA, chose to collect information from interested potential homeowners, a subset of the larger population, to examine the real and perceived barriers to and opportunities for homeownership promotion on the Cheyenne River Indian Reservation.

The methodology for this project employed a tiered data review, collection and analysis strategy which incorporated:

1. **Review of Existing Data Sources** consisting of the inventorying, compiling and review of existing local, state, tribal and federal data sources. This review facilitated the housing market analysis portion of the report (e.g. assessing data from the County Clerk’s office to determine the number of homes purchased, sold and constructed) as well as allowed for the identification of gaps or voids in the available data that limit the strength of study findings and the filling of which should be discussed in tribal and federal venues.
2. **Interviews with Knowledgeable Local Sources** allowing the investigators to test the perceived accuracy of existing data sources and advise the content of the subsequent homeownership survey.
3. **Completion of a Homeownership Survey** made available as an online and paper form which was made available to all interested potential homeowners in the target geography, the Cheyenne River Indian Reservation, and was specifically directed to young families, prospective retirees, tribal employees and “over-income” residents of low-income rentals managed by the tribally designated housing entity.

MAJOR FINDINGS AND RECOMMENDATIONS



The primary findings of this study with respect to the current housing market on the Cheyenne River Indian Reservation more generally, are not positive, which should not surprise anyone familiar with the housing supply and existing options available in each of these geographies. In order to clearly track the two distinct research questions or goals of this study, the findings were grouped into the following sections and categories: Market Analysis and Homeownership Survey. The basis for this grouping was the decision to produce not only a summary of the existing and projected housing market (Market Analysis) but also conduct a survey (Homeownership Survey), which was based in part on the known or assumed state of the housing market, to begin developing a roadmap or plan for overcoming challenges and capitalizing on opportunities to develop a healthier, more robust housing market.

The major findings from the Market Analysis portion of the study were:

- A lack of financial institutions willing to provide home loans for homes built on trust land has prohibited many Cheyenne River residents from securing the financing necessary to become home owners
- There is a shortage of affordable rental and sales units available on Cheyenne River for “over income” individuals and families
- Homes that do become available for rent or purchase are rarely advertised to the general public but are instead made available via word of mouth

- Lack of affordable housing has forced many community members who currently have employment on the reservation to move off-reservation for housing and those seeking employment to move off-reservation for both housing and employment
- The building moratorium on Cheyenne River due to the water crisis has prevented new housing development on the reservation
- A first home purchase is often a trailer home. Purchasing a trailer home is often seen as first step in the homeownership process but many individuals are unable to make the next step

The major findings from the Homeownership Survey portion of the study are:

- The financial benefit of homeownership, housing stability and size of the unit were the most common motivations for homeownership and biggest considerations for choosing a particular home
- The vast majority of respondents noted that it was very challenging to find affordable quality housing on the Cheyenne River Indian Reservation and that no such units would be available to them for rent if they needed one at the time
- A majority of potential homeowners deemed monthly payments of \$370 or more affordable
- Saving enough for a down payment/closing costs and the lack of available housing for purchase were the two most common barriers to homeownership
- A majority of survey respondents (63%) were interested in living in Badger Park
- Based on household size (including for those designating their marital status as “single”) and stated preference, the average household size and design suitable for respondents was a 3- or 4-bedroom and 2-bathroom single family home. A small number of respondents did express an interest in a mobile home, town-home or duplex
- Housing unit size is a primary reason motivating the housing unit choices of Cheyenne River residents responding to this survey

According to survey respondents an additional 251 new units are needed

The recommendations provided in this report seek to address, resolve or mitigate the harm of identified barriers or obstacles to increasing housing options and supply as well as demand for homeownership. In addition, the recommendations also identify several specific opportunities for achieving these goals.

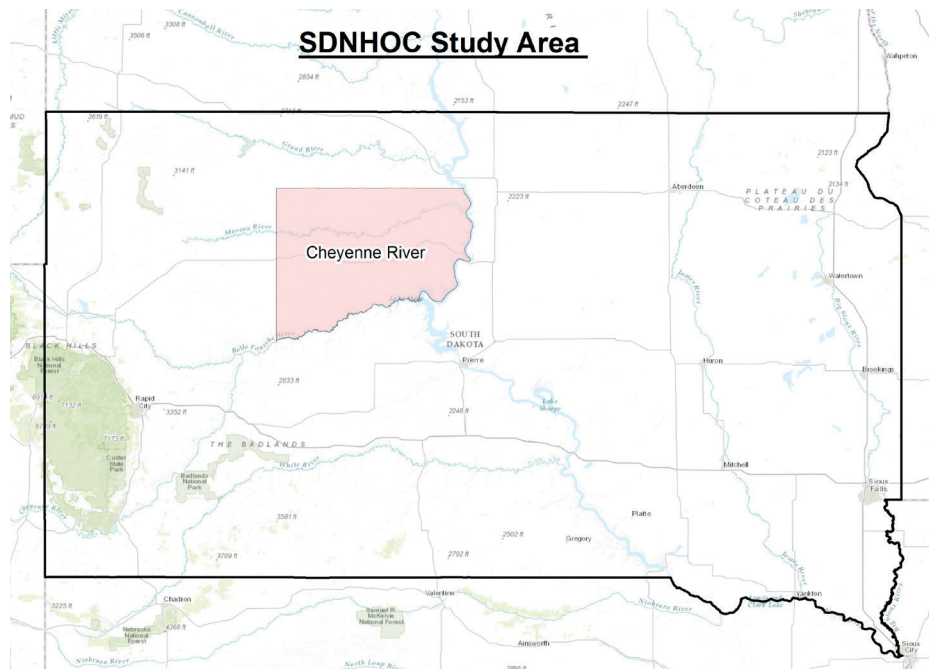
The primary recommendations of the study are:

- Expand the range of homebuyer education, credit counseling/repair, home purchase and loan packaging resources available to potential homeowners
- Strengthen education of homeowners concerning monthly payment to unit value ratio and costs and benefits of different housing options for individuals and families at different stages of life
- Explore multi-general and culturally appropriate housing options including renovation and expansion of existing units to improve and maximize current housing stock and ensure new housing represents desires of individuals, families and community
- Work with the Tribe and relevant local, regional and national lenders to increase transparency of tribal property and mortgage laws (and potentially modify them or enact new laws) and expand range of lending options available to potential homeowners within reservation boundaries and on trust lands
- Coordinate and cooperate with the range of tribal programs and leaders that are actively involved in the process of approving homesite leasing and development to streamline this process, increase transparency and potentially develop a “one-stop shop” approach that will enable lessees and potential homeowners to launch and complete the process in one location
- Utilize the circumstance that lands available for homesite lease are diminishing and infrastructure hookup costs remain prohibitively high as an opportunity to engage the Tribe in discussion of reducing homesite acreage and encouraging (or requiring) the majority of new development to occur in planned communities

CHAPTER 1: INTRODUCTION

With support from the South Dakota Housing Development Authority, the South Dakota Native Homeownership Coalition (SDNHC) sought proposals for housing needs studies in two small tribal communities in South Dakota. Big Water Consulting and partner Nancy Pindus from the Urban Institute were selected as the consultants to conduct the studies. The communities of the Cheyenne River Indian Reservation (based on an application from the Cheyenne River Housing Authority) and the town of Mission, South Dakota (based on an application from the Rosebud Economic Development Corporation (CRHA) were selected as the two tribal communities to be studied.

MAP OF CRHA



PURPOSE

The purpose of this Study was to evaluate the housing needs and housing market conditions in the town of Eagle Butte and the Cheyenne River Indian Reservation generally, and inform planning for the Badger Park resilient community development site, which is currently being developed by CRHA. The information in this report provides an assessment of household characteristics, demographics, and the unique supply and demand characteristics that define the housing market in Eagle Butte and on the Cheyenne River Indian Reservation more generally.

This study is different from previous studies in that its primary focus is housing in Eagle Butte with an emphasis on homeownership. To our knowledge, there have been no other studies to date that have specifically examined interest in homeownership in this area or with this specific population.

The Market Analysis section provides an evaluation of housing market conditions and assesses market-driven concepts such as 'housing need' and 'demand' with the use of existing data, while also incorporating key contextual in

formation from interview participants. A traditional housing market analysis is a straightforward process that typically contains the following components.¹

- Analysis of local economic conditions
- Sales market supply and demand (as determined by production necessary to fulfill the supply-demand gap)
- Rental market supply and demand (as determined by production necessary to fulfill the supply-demand gap)
- Population growth forecasts

This report demonstrates that the characteristics of the housing market on the Cheyenne River Indian Reservation differ significantly from traditional housing markets. Specifically, this study identifies how a number of factors such as the bureaucratic and legal structure, a lack of housing stock that meets the needs of the community, the geographical landscape of the reservation, and other issues foster an environment that is unfavorable to increasing homeownership rates on the reservation, and a comprehensive analysis of these conditions is beyond the scope of a standard real estate assessment.

Additionally, the purpose of this study is to collect data from the target population in order to allow the housing providers on the Cheyenne River reservation to develop programs that promote homeownership and successfully plan a large new housing subdivision focused on development of homeownership units.

A growing middle-class on many reservations has resulted in a significant portion of the community with a desire and ability to purchase their own home, but without quality options for housing or means of financing. This study represents the Cheyenne River community's movement past the traditional focus on low-rent housing units and towards providing options for homeownership.

BACKGROUND OF THE CHEYENNE RIVER INDIAN RESERVATION



The population of Cheyenne River is estimated to be 8,334 and the population of Eagle Butte is estimated to be 1,369

The Cheyenne River Indian Reservation is the home of the Cheyenne River Lakota Oyate, whose members are from four of the traditional seven bands of the Lakota, also known as Teton Sioux: the Minneconjou, Two Kettle (Oohenunpa), Sans Arc (Itazipco) and Blackfoot (Sihásapa), and the federally recognized Cheyenne River Sioux Tribe. As of 2012, the Cheyenne River Sioux Tribe listed 17,641 total members, while the 2015 IHBG Estimate Summaries released by HUD lists 15,376 enrolled members.^{2,3}

The Cheyenne River Indian reservation is the fourth largest reservation in the United States and is located in rural north central South Dakota. The land base is a checkerboard of fee, tribal trust and allotted trust land with approximately half in trust status (1,450,644 acres). The reservation encompasses almost all of Dewey and Ziebach counties and many small parcels located in Meade, Stanley, Haakon, Perkins, and Lawrence Counties. The current reservation is bordered on the north by the Standing Rock Indian

Reservation, on the west by Meade and Perkins Counties, on the south by the Cheyenne River, and on the east by the Missouri River in Lake Oahe. The reservation geography mostly consists of rolling prairie.

1. Comprehensive Market Analysis. Sioux Falls, South Dakota. U.S. Department of Housing and Urban Development. October 1, 2013.

2. "Cheyenne River Sioux Tribe Data Report-2012." www.sioux.org. Compiled by Cheyenne River Sioux Tribal Ventures.

3. "IHBG Formula." FY 2015 Estimate Summaries. "http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/codetalk/onap/ihbgformul"

The 2010 Census lists the population of the Cheyenne River Indian Reservation as 8,090. The Census Bureau’s 2014 American Community Survey estimates the population of the Cheyenne River Reservation to be 8,334 individuals total and the population of Eagle Butte to be 1,369 people total. It’s important to note that, regarding the population of Eagle Butte, the stated population does not take into account the surrounding areas such as North Eagle Butte, or the number of people who commute in to Eagle Butte to work each day. The estimated number of members living on-reservation provided by the tribal enrollment department was a total of 8,000.⁴

25 traditional communities have been identified on the reservation:

- Bear Creek
- Dupree
- Glen Cross
- Lantry
- Promise
- Swiftbird
- White Horse
- Blackfoot
- Eagle Butte
- Green Grass
- Red Elm
- La Plante
- Takini
- Bridger
- Firesteel,
- Iron Lightning
- One The Tree
- Red Scaffold
- Thunder Butte
- Cherry Creek
- Glad Valley
- Isabel
- Parade
- Ridgeview
- Timber Lake

BRIDGER COMMUNITY



OVERVIEW OF TRIBAL HOUSING AND DEVELOPMENT

Housing on the Cheyenne River Indian Reservation was extremely limited until the introduction of a number of federally-funded housing programs. In spite of the introduction of these new programs, efforts to improve the housing market on the Cheyenne River Reservation have been hindered by a number of multi-layered obstacles.



Photo Credit: Cheyenne River Archives, Private Sector Housing, circa 1950s

Housing was also promised to tribes in a number of pre-1900s treaty negotiations, but until 1961 Native Americans were not formally included in Department of Housing and Urban Development (HUD) federally-assisted housing projects.⁵ At this time, the South Dakota Indian Commission observed overcrowded housing conditions on Cheyenne River and that most tribal members still lived in tents, shacks and log houses.⁶

In 1950, the Census Bureau reported that CRST had exactly 503 housing structures, consisting of 158 one-room houses, 153 two-room houses, 58 three-room houses, and 43 four-room houses, as well as 66 unreported and 25 larger houses. From 1959-1960, nearly three-fourths of the Cheyenne River Reservation population lived in 1-2 room log houses or frame shacks.⁶ And while the occupancy rate was very low (median of 1.9 persons per room), the median number of rooms in occupied units was only 1.9 rooms, which means that the median number of persons per unit was 4.3, which was far above the national median occupancy rate of 1.48 (p. 44).⁷

4. “Cheyenne River Sioux Tribe Data Report-2012.” www.sioux.org. Compiled by Cheyenne River Sioux Tribal Ventures.
 5. U.S. West Research, Inc., “Indian Housing in South Dakota: 1946-1975.” 2000. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>
 6. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>
 7. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>

The construction of the Oahe Dam and Reservoir had a tremendous impact on the Cheyenne River community. The BIA commissioned a study investigating substandard housing conditions on the Cheyenne River Reservation in order to determine the impact of the Oahe Dam on the tribal population.⁸ The study reported that 181 families previously living along the Missouri River had been forcibly relocated.



Following the construction of the Oahe Dam and Reservoir, as part of the Pick-Sloan Missouri River Project, and the dislocation of tribal members, the Cheyenne River Sioux Tribe came to a settlement with the United States Government. These settlement funds were used to construct 81 new homes in Eagle Butte in 1960.⁸ The Cheyenne River Sioux Tribal Council facilitated the relocation of the displaced families to Eagle Butte, South Dakota.

In addition to the Oahe Dam settlement housing projects, the Cheyenne River Sioux Tribe also participated in several federally-assisted housing programs, each with varying degrees of success. Some of the programs focused on repairing older homes while others provided construction funds for new housing. By the mid-1960s, the Tribe had formed a housing authority and Mutual Help and Low Rent units were being constructed under the 1937 Housing Act. Eventually, 240 Mutual self-help and Low-Rent housing units were built. Although helpful, there were serious design problems with these new housing units, including not being designed for the harsh weather of the northern plains. Substandard construction and overcrowding remained a major issue on the reservation (p. 47).⁸



College Student Apartment Complex, Eagle Butte Community

In 1996, Congress enacted the Native American Housing Assistance and Self-Determination Act (NAHASDA), which “recognizes the federal government’s trust obligation to provide housing assistance and creates a block grant to allow tribal governments the opportunity to design successful programs” (p. 236).⁸ NAHASDA restructured the system of housing assistance by eliminating or integrating several categorical grant programs into a single block grant program, referred to as the Indian Housing Block Grant (IHBG), and created the Title VI Loan Guarantee program to assist grant recipients with private market financing.⁹ The passage of NAHASDA provided funding for tribes to initiate housing-related projects for low-income Indian families. This act gives Tribes

the authority to maintain greater control over their own housing programs by consolidating several grants into a single formula-based grant. Presently, the Cheyenne River Housing Authority (CRHA) serves as the tribally designated housing entity (TDHE) of the Cheyenne River Sioux Tribe under NAHASDA and, as a result, it receives and utilizes all NAHASDA funds designated for the Cheyenne River Sioux Tribe.

Subsidized rental housing for low-income households has been the primary driver of housing development on Cheyenne River and in Eagle Butte. Unlike homes built with funds allocated under the Housing Act of 1937 prior to NAHASDA, no continuing subsidy is provided for homes built using NAHASDA funds. The total national grant amount has modestly fluctuated since NAHASDA’s inception but remains approximately the same as it was in the first years of the program (\$650 million in 2016). Based on the fact that the national block grant amount has not increased with inflation for nearly twenty years, the number of tribal recipients has increased significantly since the new program began, and tribes do not receive continuing maintenance and operation subsidies for homes built

8. Virginia Davis, “A Discovery of Sorts: Reexamining the Origins of the Federal Indian Housing Obligation.” *Harvard BlackLetter Law Journal*. 2002. <http://www.law.harvard.edu/students/orgs/blj/vol18/davis.pdf>

9. “GAO-14-255 Native American Housing.” U.S. Government Accountability Office.

with NAHASDA funds, tribal recipients of NAHASDA funds must leverage their funds and seek other sources of housing funding to balance their continuing need for low-income rental and supportive housing units and their long-term goal of promoting tribal homeownership.

The expenditure of IHBG funds nationwide and at Cheyenne River is increasingly focused on housing unit renovation/rehabilitation and management and away from new unit development. Additional sources of funding include, but are not limited to, the following: Low-Income Housing Tax Credits (LIHTC) allocated by state agencies, Indian Health Service (IHS) funding for housing unit sanitation and infrastructure development, the Tribal HUD-VA Supportive Housing (Tribal HUD-VASH) program, USDA Rural Development grants, and the Indian Community Development Block Grant. For tribes receiving these grants designated for specific housing activities, such as the Cheyenne River Sioux Tribe which has been allocated LIHTCs and awarded Tribal HUD-VASH, ICDBG and other grant funds and within the past 10 years, the additional funds are the lynchpin without which unit renovation and construction and other programs would not be possible. Although helpful, many of these additional sources of funding are limited to a small number of participants, competitively awarded and/or subject to rent collection and other technical requirements which leave recipients unable or their residents simply too poor to apply or participate in these programs. Thus, while NAHASDA has enabled tribes, such as the Cheyenne River Sioux Tribe, to be more creative and innovative in utilizing their limited resources and addressing housing need in their service, or formula, areas, the total amount of funds that are in fact available to maintain, build and manage homes prevents many tribes from fully realizing all of the positive advancements of NAHASDA. Given the increasingly limited funding available to develop new homes and promote homeownership under NAHASDA, new entities, such as Community Development Financial Institutions (CDFIs), Community Housing Development Organizations (CHDOs) and tribal economic development corporations, are emerging to complement tribally-designated housing entities and attract new resources to this effort.

BADGER PARK COMMUNITY DEVELOPMENT SITE

In recognition of Eagle Butte's role as the economic and social hub of the reservation, CRHA is developing the Badger Park community in Eagle Butte to expand the opportunities for homeownership on the Cheyenne River Indian Reservation. With this project, CRHA aims to increase access to quality housing, build local infrastructure, and promote economic stability. The development is located on 155 acres on the northern edge of Eagle Butte. CRHA has already completed all of the infrastructure for Badger Park and home construction is expected to begin by the end of the year. There are 188 lots total within the subdivision. The development is residential and will contain a mixture of rental, homeownership, stick-built, modular and mobile homes according to demand rather than a pre-determined plan.

Many of the communities do not have suitable water systems. Problems with the reservation's main intake pipes from the Missouri River, including the size of the pipe and silt build up, led to a shortage to water throughout the reservation and created a de facto moratorium on new housing construction. New lines are currently being constructed and will be phased in across the reservation, with the first newly constructed lines expected to connect to the Eagle Butte system in Spring 2017.

MAP OF BADGER PARK



CRHA New Construction (interior), circa 2014-15



CRHA New Construction (exterior), circa 2014-15

CHAPTER 2: RESEARCH QUESTIONS AND METHODOLOGY

This project presented a particular challenge and opportunity in addressing the research questions posed by several organizations to meet differing needs. There are essentially three separate sets of questions which at their core address current housing supply and future demand in addition to the demographics and preferences of individuals within the Study area. Rather than provide separate and duplicative responses to each of the questions listed below, we synthesized them in an effort to provide an efficient summary of the issues addressed in this Study.

The research questions are structured parallel to client-specified target populations and critical subject matter (defined by headings in the questionnaire) in order to explore known housing market deficiencies, challenges and opportunities, as well as to provide actionable findings and recommendations.

RESEARCH QUESTIONS

Housing Market Analysis

The research questions and corresponding answers listed in the initial Request for Proposal (RFP) are presented and categorized following the structure of a traditional market analysis. The research questions listed below are addressed primarily by existing data sources, and further augmented with interview data in order to provide additional context.

Local economic conditions

- What are the demographic and economic characteristics of households in the Cheyenne River community?
- What is the current median income level of households in the community, and what is the anticipated median income level in the future?

Housing Supply and Demand

- Based on market information, what is the nature and extent of the community's short to mid-term housing demand?
- What is the demand for housing in various categories, including: new construction, rehab, senior housing, family housing, rental, and homeownership?
- What is the price range for demand in the various categories?
- Are there any specialized housing needs/demands, such as live-work space, accessibility, energy efficiency, transitional housing, etc.?
- What is the difference between this Study's findings and that of prior studies?

Estimated population growth

- What are the expectations with respect to economic, employment, and population change in the community in the next 2 to 5 years, the next 10 years, and the next 15 years?

Homeownership Survey

Because a standard market analysis is insufficient for analyzing the real estate market serving the Cheyenne River Indian Reservation, a homeownership survey was developed to serve as an extension of a standard market analysis. This survey addressed the following issues, the findings of which are presented in Chapter 4: Demographics

- Current Housing Conditions
- Income and Employment
- Retirement
- Veteran Status
- Homeownership
- Future Home Preferences
- Badger Park
- Homebuyer Education/Credit

RESEARCH DESIGN

The Study was comprised of several interrelated components:

- I. Analysis of existing housing and economic data
- II. Targeted interviews of knowledgeable sources
- III. Intercept surveys and/or targeted sampling of potential homeowners

To facilitate this work, Big Water made 3 visits to the Cheyenne River Reservation. The timing of these visits coincided with (1) the launch of the project, (2) the commencement of the homeownership intercept survey, (3) and the presentation of the results of the needs study.

METHODOLOGY

A description of the methodology is presented below and includes a summary of the included datasets and an overview of the homeownership survey implementation and design. The study methodology consists of a tiered strategy that capitalized on the existing data review (described below) to inform the questions asked of the interview respondents, which then informed the targeted sampling of potential homeowners so that concrete actions and programs could be defined.

Review of Existing Data

Big Water compiled and reviewed relevant available tribally-held demographic and housing-related data provided by CRHA and other tribal entities. Big Water reviewed data on existing housing stock and new construction, any related non-profit housing entities operating within the community, and any other relevant studies conducted or data collected by the Tribe.

Big Water then conducted an in-depth analysis and comparison of existing federal data sets. This included several sets of data produced by the Census Bureau as well as the Bureau of Indian Affairs' American Indian Population and Labor Force Report. Big Water also obtained relevant non-confidential local data sets from other organizations, such as the County Clerk, lenders, and other local organizations that serve the subject communities.

The following is a non-exhaustive list of the available sources of information Big Water obtained and reviewed:

1. CRHA Indian Housing Plan FY 2016
2. Dakota Housing Needs Assessment Pilot Project (aka Dakota Pilot Project)
3. PIT and Doubled-Up Homeless / Houseless counts
4. Listings of existing projects in the study area
5. History and activity of Four Bands CDFI
6. CRHA data describing applicants on housing waiting lists
7. Location of planned housing projects
8. Past history and current efforts of housing authority to leverage housing funds for new housing development or housing renovation, including tax credits
9. Past history of tribe or TDHE in winning Indian Community Development Block Grants or attracting other private or public funds for housing-related projects
10. Cheyenne River Tribal Venture Voices Research Project
11. CRST Touch The Cloud Master Plan
12. Tribal Ventures A Path For Our People Booklet (Summary of CRST Poverty Reduction Plan)
13. CRHA HUD Annual Performance Report FY 2015
14. Past history and current efforts of CRHA Homebuyer Education Classes
15. LIHTC Market Analysis 2014
16. Dewey County Assessor Transfer List
17. CRST Revenue Dept Contractors Licenses 2016
18. CRST TERO Certified Contractors

Interviews

In order to elicit information about past, current and future housing needs and plans which may not be documented in existing written reports or studies, Big Water conducted in-depth informational interviews with various tribal staff members, leaders, and other individuals generally invested in the planning and development of housing on the Cheyenne River Indian Reservation, and more specifically in the Badger Park development. This included interviews with tribal leadership, tribal program directors, key community members, and previous and potential homebuyers. These interviews took place in person and over the phone; they provided valuable insight into perceived obstacles to homeownership, anticipated changes in housing supply and demand resulting from planned economic or community development activities. Additionally, they addressed levels of interest in homeownership as well as information about the needs and unique aspects of housing on the Cheyenne River reservation. An essential goal for these interviews was to reveal, and allow project participants to benefit from the stakeholders' knowledge, perspectives, opinions, data sources and professional experience that may not have otherwise been captured or shared via previous data sets and broader stakeholder engagement activities. Please see Appendix C for a list of interviewees.

Survey Development Process

Utilizing the previously mentioned interview data, Big Water Consulting staff collaborated with CRHA staff to develop a questionnaire designed to gauge interest in and assess readiness for homeownership within the target populations. Big Water prepared a draft questionnaire and worked with CRHA staff on refining the questions and format. Through this process CRHA built internal capacity to design survey instruments to be utilized in future data collection efforts.

Target Population: The target population area for the survey was as follows: 1) Current Housing Authority tenants (Low to Moderate Income), 2) Federal/Tribal employees (all incomes), 3) Federal/Tribal employees nearing retirement (all incomes), 4) Veterans interested in homeownership (all incomes), and 5) Tribal members wishing to own a home who have been struggling to find options.

Survey Area: All adult individuals on the Cheyenne River Indian Reservation in South Dakota were eligible to participate in the survey.

Survey Frame: Employees were identified with the assistance of the major employers on the Reservation. Respondents were also identified with the assistance of the Cheyenne River Housing Authority. The questionnaire was also made available in paper and online form to anyone interested in participating in the survey.

Sample Size: No pre-established number of participants was required. CRHA sought to reach as many individuals in the target populations as possible to gauge interest, barriers, and need for gap financing or home buyer readiness courses.

Survey Duration and Timing: The survey was launched on May 3, 2016 with the release of a paper and an online form and ran for one month through June 3, 2016.

Survey Instrument: The survey included questions on current housing, employment, income, debt load, opinions/interest in homeownership, perceived barriers, preferences, and credit. A complete set of survey questions is included in Appendix A.

Survey Format: The survey was conducted via an online questionnaire in combination with a paper questionnaire. The survey was not anonymous. Names and contact information of respondents were compiled in a database to produce a contact list for future homebuyer readiness and financial literacy classes and programs.

Survey Methods: This study aimed to reach as many individuals in the target population segments as possible but did not attempt to produce a generalizable sample of the broader Cheyenne River Indian Reservation or Eagle Butte populations. An intercept survey was conducted with the assistance of employers and CRHA staff to identify and reach respondents. Additional contact was made via public meetings and through a public outreach campaign. By conducting the survey via intercept sample, survey participants were contacted at intercept points, such as their place of employment or through local media (radio and newspaper ads). Those individuals who initially indicated they were interested in homeownership were then asked to complete the rest of the survey.

Survey Promotion: CRHA promoted the survey with a public service announcement on KLND radio and in weekly ads in the West River Eagle that ran for 4 weeks. CRHA provided a weekly drawing with cash prizes and the drawing was announced in the newspaper advertisements. The CRHA staff held community meetings in Timber Lake, Swift Bird, Cherry Creek, Blackfoot, Dupree, Laplant, Bridger, Takini, Green Grass, White Horse, Red Scaffold, Iron Lightning, Bear Creek, and in Eagle Butte at the CRST Tribal Wellness Center, Veteran's Building, CR Healthcare Center, and LTM to promote the survey and assist respondents in completing the questionnaire. The survey was also

promoted through social media. CRHA staff also set up a computer station at the CRHA office for respondents to take the online survey.

LIMITATIONS OF THE STUDY AND DATA SOURCES

The data sources listed above were used to evaluate the state of housing and homeownership on the Cheyenne River Indian Reservation. It is important to note that all data sources have flaws or limitations. Data specifically addressing reservations, tribal lands and American Indians or Alaska Natives is especially limited, as it is oftentimes reported at levels that do not correspond to necessary geographies, is often inaccurate according to Tribes and others, and increasingly focused on a single data source. Applying this data to traditional housing market elements only increases the challenge and the risk that the picture painted is distorted or not a true reflection of the conditions. This is why interviews and the surveys were especially important for establishing broader context.

Limitations of American Community Survey Data

The American Community Survey (ACS) is an ongoing sample conducted by the US Census Bureau but separate from the Decennial Census. ACS questionnaires are mailed to a sample of approximately 250,000 households every month, in contrast to the Decennial Census which collects data concerning every housing unit in the United States (100% sample) once every 10 years. The primary goal of the ACS is to provide adjusted estimates every year instead of once per decade, whereas the main objective of the Decennial Census is to enumerate the entire population of the United States, as mandated by the Constitution.

ACS data is “designed to provide characteristics of the population, not estimates of population or housing units” (p. 18).¹⁰ The annual ACS sample is much smaller than the Decennial Census and subsequently “aggregates the information it collects over a five year period in order to get results in considers reliable for populations with less than 20,000 (which includes almost every reservation)”, producing a “period in time” versus a “point in time” set of results. To compare, the 2010 Census reports the AI/AN population at 5.2 million individuals, while the 2010 5-year ACS estimate found an AI/AN population of 4.8 million individuals. ACS data for rural tribal areas covers a 5-year timeframe instead of one day, which is substantially less reliable and masks true year to year population changes.¹⁰ However, it is important to note that the ACS has increased the sample in tribal areas since 2011, which will improve, to some extent, the accuracy of the data.¹¹ As ACS data is increasingly being used in funding of tribal and federal programs, questions about its accuracy are of increasing importance.¹²

Limitations of Point-in-Time Homeless Persons Count (PIT Count) Data

In assessing the current state of rental and homeownership needs on the Cheyenne River Indian Reservation it is essential to include information on the homeless population as part of the overall housing needs spectrum. The Point-in-Time (PIT) Count, a count of the sheltered and unsheltered homeless persons within a given area on a single night in January, has several limitations. According to HUD, a person is only considered homeless for the PIT

10. U.S. Census Bureau, *A Compass for Understanding and Using American Community Survey Data: What Users of Data for Rural Areas Need to Know*. Government Printing Office, Washington, DC, 2009. <http://www.census.gov/content/dam/Census/library/publications/2009/acs/ACSRuralAreaHandbook.pdf>

11. U.S. Census Bureau, American Community Survey Office, “American Community Survey Multiyear ACS Accuracy of the Data.” https://www2.census.gov/programs-surveys/acs/tech_docs/accuracy/MultiyearACSAccuracyofData2014.pdf

12. Additional information on the limitations of Census data: Both the Decennial Census and the American Community Survey allow for racial self-identification as an American Indian/Alaska Native rather than ask respondents whether they are enrolled members of a tribe or native village. Thus anyone who identifies as AI/AN (either alone or in combination with other races) can select that corresponding box on the Census or ACS form, regardless of whether or not that individual is enrolled in or recognized by any particular tribe. Because individuals are not required (nor able) to report their enrollment status on these surveys, the data is of limited use to individual tribes in planning for services and development that requires enrollment data. For instance, NAHASDA utilizes Census data (and thus the Census AI/AN definition) to determine the funding allocation for each eligible tribe. But while a tribe may have a certain number of individuals report AI/AN as their race/ethnicity within their service area, that tribe would be unable to say how many of those individuals would actually be eligible to receive housing services. The key limitation is that as the Census Bureau defines American Indian or Alaska Native, enrollment is not a key criteria. Thus when comparing Census or ACS data to enrollment counts, there is an inherent disconnect.

Count if they are living in one of the following conditions: “In places not meant for human habitation such as cars, parks, sidewalks, abandoned buildings (on the street); in an emergency shelter; or in transitional or supportive housing for homeless persons who originally came from the streets or emergency shelters.”¹³ The count methodology also “over-represents homeless individuals and families who use shelters or transitional housing for long periods of time and under-represents people who cycle in and out of shelters” (p. 73).¹⁴ The PIT Count provides less comprehensive information than data about homelessness that is collected over time.

Limitations of the BIA Labor Force Report Data

The Bureau of Indian Affairs (BIA) Labor Force Report has several limitations regarding its data on employment, poverty, enrollment and other issues. The 2005 report, cited in this study, gathered data directly from the tribes, however there was no standard method of collection, which allowed for inconsistencies in the data. Specifically regarding the Cheyenne River Sioux Tribe, the labor force report’s 2005 unemployment data differs substantially from other sources of data, which calls it into question as a reliable source.

Limitations of the Dakota Housing Pilot Project Data

The Dakota Pilot Project is a housing needs assessment that was coordinated by Big Water Consulting and Village Earth in 2012 and conducted in collaboration with 4 tribes in South Dakota and 1 in North Dakota. Several limitations of this data collection project include difficulties properly identifying vacant units from uninhabitable units, inconsistency with definitions and a number of instances in which data needed to be imputed.

Limitations of Data Collected and Compiled for the Homeownership Survey

As noted above, there were several types of data reviewed or collected during this project. Presented below are some of the limitations for the data that was collected specifically for this project.

Key Informant Interviews

Data collected through in-depth interviews are inherently limited in terms of their ability to generalize findings beyond the interview participants. Because the sample size is small, the results are unlikely to be representative of a particular population, but this technique is quite useful for gathering themes, subject matter knowledge, and other information that can help inform the design of data collection and survey instruments as well as planning survey activities. Furthermore, while it is difficult to compare the results of in-depth interviews because each interview is unique, the interviews can be summarized and analyzed based on common themes and elements.

Homeownership Survey

Big Water and the Cheyenne River Housing Authority (CRHA) determined that conducting the homeownership survey using an intercept survey approach was the most appropriate method based on the goals, scope and budget of the project. Additionally, it would have been too cost prohibitive to conduct a survey with a simple random sample, and it would have also screened out many who were interested in homeownership but lived outside of Eagle Butte (due to a lack of available housing there).

13. Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (P.L. 111-22, Section 1003)]. http://www.thn.org/continuum_care_docs/HUD_Definition_of_Homelessness.doc

14. Lauren Duntun, Tom Albanese, and Tracy D’Alanno. “Point-in-Time Count Methodology Guide.” US Department of Housing and Urban Development. <https://www.hudexchange.info/resources/documents/PIT-Count-Methodology-Guide.pdf>

The survey relied on tribal employers and CRHA staff to identify targeted respondents and encourage them to respond. Because individuals self-select into an intercept survey, and because intercept points or advertising are not likely to be seen by all individuals, an intercept survey is not generalizable to a larger well-defined target population with any degree of statistical confidence. However, an effort was made to distribute surveys in a number of diverse settings in order to obtain the most representative data possible.



CRHA Administrative Offices, Eagle Butte

Additionally, this study is fairly constrained in terms of its target population and only assesses the portion of the population that is specifically interested in homeownership. Issues common to reservation settings such as overcrowding, inadequate infrastructure, etc. were only examined within the subset of the population that is specifically interested in homeownership.

The possibility exists that respondents who answered “no” to the initial question, “Are you interested in homeownership?” may simply not believe that homeownership is feasible for them as opposed to their not having any interest in homeownership. Within this survey instrument, there was no means of determining if any respondents fell into this category as they were effectively screened out of the survey.

CHAPTER 3: MARKET ANALYSIS

In order to inform the housing and homeownership recommendations that conclude this report, the researchers compiled information from various sources of data on population characteristics and the state of housing and homeownership on the Cheyenne River Indian Reservation. As mentioned in the introduction, the features of a standard housing market analysis includes an assessment of local economic conditions, housing supply and demand, and estimated population growth for determining future demand. Because a standard market analysis typically utilizes already-existing federal and local non-confidential datasets, this portion of the report will incorporate the sources of data listed in the Methodology, section 2.3. The purpose of this section is to highlight the existing data that addresses how the Cheyenne River reservation market functions through the lens of a standard market analysis. It should be noted that the limited number of current and precise data sets that are collected at relevant geographic levels, especially data which the Cheyenne River Sioux Tribe accepts as accurate and truly representative of conditions on the reservation, inherently also diminishes the accuracy and overall value of a traditional market analysis concerning the uniquely constrained housing market present on the Cheyenne River Indian Reservation.

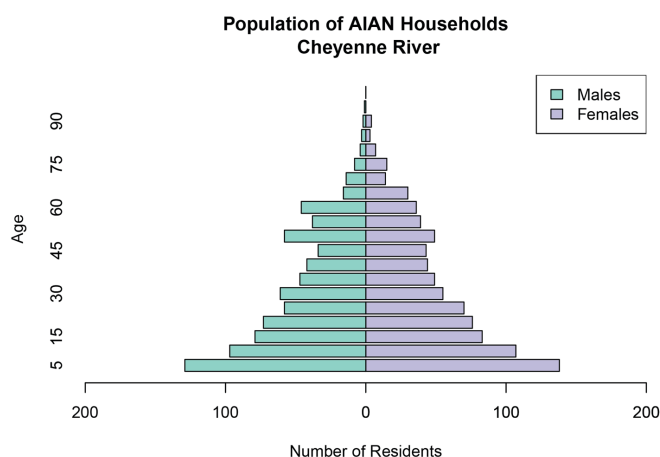
DEMOGRAPHIC OVERVIEW/ SOCIOECONOMIC PROFILE

Because the social and economic conditions of Cheyenne River Indian Reservation residents is directly tied to the quality and accessibility of their housing, it is necessary to provide some demographic context of the Cheyenne River population before delving into the complexities of the housing market.

I. Population

According to 2014 ACS data, the population of the Cheyenne River Indian Reservation is 8,334; 77.1% of this population identifies as American Indian alone or in combination with some other race. For the town of Eagle Butte, the 2010 Decennial Census reports the population as 1,318. The 2014 ACS reports the total population of Eagle Butte to be slightly higher at 1,369 people, 91.7% of which identify as American Indian alone or in combination with some other race.¹⁵

II. Demographics



Gender ratios are fairly even, with ACS estimating approximately 49.4% for men (4,115 total) and 50.6% for women (4,219 total). The reservation population skews significantly younger than the state median age, with an estimated median age of 27 compared to 37 for South Dakota.

Approximately 11% of the population has a disability, which encompasses any combination of hearing, vision, cognitive, ambulatory or self-care difficulties. Cheyenne River Reservation residents are approximately 20% less likely than the overall state population to have private health insurance. Marriage rates and educational attainment rates also remain significantly below state and national averages.

15. See the Appendixes A and E for additional information

III. Economic Conditions

Income and Poverty

The median income on the Cheyenne River Reservation is \$20,000 less than the national average

The Cheyenne River Indian Reservation median household income is \$33,207, which is approximately \$20,000 less than the national average of \$53,482. The counties located within the boundaries of the Cheyenne River reservation, Dewey and Ziebach Counties, are among the poorest counties in the United States with median incomes of \$24,917 and \$18,672, respectively. In comparison, the state median income is \$50,338.

A little over a third of the Cheyenne River population is living below the poverty line. Within Eagle Butte specifically, it is reported that about 53% of the population is living below the poverty line. Approximately 33% of reservation households receive SNAP benefits (food stamps).¹⁶

Employment

The reservation unemployment rate is estimated at 25.2%

The ACS estimates the reservation unemployment rate to be 25.2%. The reservation rate is over six times higher than the state unemployment rate. The reservation economy is weighted heavily toward educational services, health care and social assistance. See Appendix E for an in-depth demographic and socioeconomic narrative profile.

These multifaceted challenges create a unique environment for the Cheyenne River Indian Reservation. While lack of resources is a problem, joint work involving collaboration between the various social service programs, housing agencies and other relevant tribal leaders and policymakers on the reservation must be undertaken to address the community's socioeconomic needs.

CURRENT HOUSING PROFILE: HOUSING SUPPLY AND DEMAND

The Cheyenne River Indian Reservation community is in the midst of an affordable housing crisis. In order to offer recommendations and remedies to this situation, it is first important to examine the present nature of the housing market as well as the factors that drive the current shortage of affordable housing. The data presented in this section provides information on the general state and impact of the housing shortage on the Cheyenne River Indian Reservation including (but not limited to) household size, monthly cost burdens, and other characteristics that allow for assessment of housing need.

The information outlined here is drawn from traditional sources of data (listed in the Methodology) that are typically included in a standard market analysis. However it will become apparent that the inclusion of tribally-collected information (the homeownership survey and interview information), presented in a later chapter, is a necessary supplement to this section for truly understanding the unique conditions of the Cheyenne River reservation housing market.

16. FOOD STAMPS/SNAP. 2010-2014 American Community Survey 5-Year Estimates http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?_afid=ACS_14_5YR_S2201&prodType=table

Overview of Current Developers

CRHA is the largest housing provider on the reservation. The Housing Authority's 2016 Indian Housing Plan (IHP), which tribal housing authorities must submit to HUD annually in order to receive funding, indicates that the Cheyenne River Housing Authority (CRHA) operates on an annual NAHASDA budget of \$5,500,000. The Housing Authority also utilizes funds from sources other than NAHASDA: 1937 Housing Act funds, HUD ICDBG funds, Federal Home Loan Bank Affordable Housing Program funds, USDA funds, and low-income housing tax credit (LIHTC) funding. With these combined sources of funding, the Housing Authority operates approximately 1,000 housing units (33.6 % of all housing units on the reservation), including both low income rental units and mutual help homeownership units.

See below for a list of developments currently serving the Cheyenne River Indian Reservation:

- Oti Kaga South Main Apartments, Falcon Apartments and Black Hawk Apartment
 - These developments combine to total 51 units of multi-family rental housing, all located in Eagle Butte
 - Oti Kaga also operates Buffalo Lodge Homes, which is made up of 36 single family rental homes.
 - Oti Kaga Inc. has developed a total of 87 units (51 multifamily apartments and 36 single family homes).
 - Oti Kaga is focusing on disposition of the single family homes to the residents residing in the units at this time and does not have current plans for future development.
- Evergreen Housing for the Elderly, Prairie Apartments, and Wheat Ridge Apartments (rentals)
 - Developed by Costello Companies, which has served as the largest developer on the reservation over the past 15 years.
 - These apartments were constructed with USDA and low -income housing tax credit funding.
- The Okicipai Tipi Habitat for Humanity developments
 - To date, the Okicipai Tipi Habitat for Humanity has built 54 homes over the past 19 years¹⁷
 - The Tribe's Touch The Cloud Plan includes a plan for significant housing development adjacent to the Badger Park subdivision. The Tribe has not identified who will act as the housing developer for Touch The Cloud.

Overview of Available Lenders/Loan Packagers

Researchers for HUD noted that an inability to use trust land as collateral serves as an additional factor contributing to the difficulties that American Indians/Alaska Natives have in obtaining mortgages. American Indians with interests in trust land are oftentimes unable to use that trust land to leverage a mortgage loan, contrary to the way in which off-reservation fee land can be utilized. Trust land and other lands within reservation boundaries are largely inadmissible as collateral for loans from financial institutions due to the perceived inability of the bank to foreclose upon that land or the home built upon it should the homeowner fail to make the scheduled mortgage payments.

17. Okicipai Tipi Habitat for Humanity. "About Us." http://www.okiciyapitipi.com/about_us

Lending options remain fairly limited on the Cheyenne River Indian Reservation, which further contributes to the obstacles faced by those attempting to navigate the local housing market. Several interviewees highlighted the continuing problem of geographic isolation by noting that there are no lending options available for homes built on trust land. While there are three banks located on the reservation (State Bank of Eagle Butte, Western Dakota Bank and 1st Financial Bank), in addition to the Black Hills Federal Credit Union, none of these institutions provide mortgage lending products on Cheyenne River. However Bank West and American Financial Bank, which are located in Pierre approximately 90 miles from Eagle Butte, have a history of lending on fee land on the Cheyenne River Reservation. The impact of geographic isolation from financial institutions has likely resulted in a higher number of unbanked individuals than there would be if community members had easy access to banks.

Alternative banking products are limited to payday lenders and the tribal credit program. The tribal credit program allows tribal employees to take advances on their paychecks that are paid off over time with payments from future pay. While payday lenders provide fast access to money, they oftentimes carry an interest rate of more than 300% and can potentially turn into consumer debt traps.¹⁸ South Dakota state regulations do not enforce a cap on payday lending rates.¹⁹ Such a policy would likely improve the lot of consumers who turn to payday lenders as a primary source of personal loans. Research conducted by the Consumer Financial Protection Bureau found that most people who take out payday loans cannot afford to repay the loan by the time of their next paycheck.²⁰

While the high proportion of HUD Section 184 approved lenders for the state of South Dakota may seem promising, few of these lenders have issued loans in South Dakota and even fewer have issued loans on trust land. The HUD Section 184 Loan Guarantee Program authorizes HUD to guarantee loans made by private lenders to Native Americans, Indian Housing Authorities (IHAs), Tribally-Designated Housing Authorities (TDHEs) and tribes. Loan Guarantee programs are loans that are guaranteed by a third party in the event that the loan-borrower defaults on the loan. Loan guarantee programs allow those who are in significant need of funding to acquire a loan, without increasing risk for the financial institution providing the loan.²¹ Section 184 loans are specifically designed for AI/AN families, Alaska Villages, tribes, and TDHEs. Section 184 allows borrowers to use the financing for new construction, purchase an existing home, refinancing or rehabilitation.²² See Appendix E for a complete list of approved Section 184 Lenders.

The lack of access to capital could hinder hopeful homebuyers, yet several options do exist. 1st Tribal Lending and Dacotah Bank have a history of lending on fee and trust land in South Dakota. Both institutions also participate in the HUD 184 Loan program. The US Department of Veterans Affairs operates the Native American Direct Loan Program, which provides direct home loans to eligible Native American veterans.²³ Currently, 11 Native American Direct Loans are active on the reservation. Another potential solution to the problem of limited access to capital for home loans could lie in the development of a tribally-owned banking system, which would allow the Cheyenne River Sioux Tribe to provide financial services to the community.^{24 25}

18. Consumer Financial Protection Bureau. "<http://www.consumerfinance.gov/about-us/blog/weve-proposed-rule-protect-consumers-payday-debt-traps/>"

19. Consumer Financial Protection Bureau. "<http://www.consumerfinance.gov/about-us/blog/weve-proposed-rule-protect-consumers-payday-debt-traps/>"

20. "We've proposed a rule to protect consumers from payday debt traps." Consumer Financial Protection Bureau. <http://www.consumerfinance.gov/about-us/blog/weve-proposed-rule-protect-consumers-payday-debt-traps/>

21. "Guaranteed Loan." <http://www.investopedia.com/terms/g/guaranteed-loan.asp>

22. "Section 184 Indian Home Loan Guarantee Program." http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/homeownership/184

23. "Native American Direct Loan Program." <http://www.benefits.va.gov/homeloans/nadl.asp#What>

24. "A Guide to Tribal Ownership of a National Bank." Office of the Comptroller of the Currency. <https://www.occ.gov/topics/community-affairs/resource-directories/native-american/tribalp.pdf>

25. Mortgage Lending on Tribal Land (Listokin et al. 2016) provides a more detailed discussion of Section 184 and tribal mortgage lending issues. The report is forthcoming and will be available at <https://www.huduser.gov/portal/research/home.html>

Rate of Mortgage Debt

While the lower rate of units with mortgage debt on the Cheyenne River Reservation (34%) compared to South Dakota (58%) and the United States (66%) may seem encouraging, it is likely that the lower rate of units with mortgage debt can be attributed to the overall lack of homeownership borrowing and lending options in Indian Country (see Appendix D, table B16).

A previous report developed by the National American Indian Housing Council (NAIHC) found that the demand for mortgage financing on tribal lands could be divided into 2 types of markets: the “in-place market” and the “mobility market.”²⁶ The “in-place market” comprises tribal households living within tribal areas who would access mortgages if they were available, such as middle to high income owners units, overcrowded units, or middle to high income renters, whereas the “mobility market” consists of tribal households who live off the reservation but would consider moving back of home if home financing options became available.²⁷ Therefore a market for private financing and federal funding that enables AI/AN aspiring homeowners to secure loans through low-interest mortgage assistance would likely be effective.^{28 29}

Financial Education Providers

As a CDFI, we have the ability to create loan products which fit our community. On a local level, we have been working with area financial institutions to understand the barriers to homeownership to see if we can create gap financing products. On a national level, we have been advocating for federal regulation edits which would allow resource to flow from federal sources, directly to us (the CDFI) so we can get the money into our community.

Additionally, we are one of the few institutions serving the area, besides the Black Hills Federal Credit Union, which reports to the Credit Bureaus.

-Lakota Mowrer of Four Bands CDFI

It is difficult to determine the extent of the potential negative impacts caused by the lack of financial and homebuyer education courses on the reservation. However, there are several promising programs that have been recently implemented. Four Bands Community Fund provides tax preparation, financial literacy Credit When Credit Is Due classes using curriculum from Consumer Credit Counseling Services of the Black Hills, and the Making Waves ABCs school financial literacy program. CRHA and Four Bands partnered together to provide homebuyer education using the curriculum from CCC Services of the Black Hills. CRHA is seeking to expand its homebuyer education program. The inclusion of additional courses on financial education, tax education and home maintenance would further ease the path to homeownership.

26. “Assessment of Indian Housing Needs and Programs: Final Report.” U.S. Department of Housing and Urban Development. https://www.huduser.gov/publications/pdf/Hud%207159_1.pdf

27. “Assessment of Indian Housing Needs and Programs: Final Report.” U.S. Department of Housing and Urban Development. https://www.huduser.gov/publications/pdf/Hud%207159_1.pdf

28. “A Quiet Crisis: Federal Funding and Unmet Needs in Indian Country.” US Commission on Civil Rights. <http://www.usccr.gov/pubs/na0703/na0204.pdf>

29 Savings accounts designed to help low-income and low-wealth persons accumulate a targeted amount of funds to use for specific purposes, most commonly purchasing a home, forming a small business, or furthering an education. OCC.gov.

Four Bands CDFI

As of 2015, Four Bands CDFI has deployed a total of \$9,987,308 in credit builder and business loans

“Four Bands CDFI has also deployed over 750 loans to families on Cheyenne River looking to improve their credit.”

Four Bands Community Fund is a Native Community Development Financial Institution (CDFI) located in Eagle Butte. CDFIs are uniquely situated to effectively address some of the previously mentioned housing-related challenges by providing needed financial services in disadvantaged communities at lower rates to organizations and individuals that might not be eligible for credit from traditional banking institutions.

Four Bands offers a range of products and services to empower community members to achieve prosperity. According to Four Bands Executive Director Lakota Mowrer, since 2002 Four Bands has deployed 671 credit builder loans and 380 business loans with a total deployment of \$9,987,308 as of December 31, 2015.

In addition to homebuyer education classes, Four Bands also provides training and education, financial literacy classes, an Individual Development Account (IDA) program, business loan products (micro loans, business loan, small business line of credit), credit builder loans, a youth internship program, green consumer loans, green business micro loans and has developed the Making Waves ABCs financial literacy school curriculum.³⁰

EXPANDING HOMEOWNERSHIP OPPORTUNITIES

Jennifer Aberle (Cheyenne River Sioux) of Timber Lake, South Dakota says participating in Four Bands’ Individual Development Account (IDA) Program was an “amazing, incredible experience.” That’s because she has become a homeowner as a result of it, and now has a permanent place that she, her fiancé, and her daughter can always call home. But it wasn’t always that way...

With a new baby, a stable home was more important than ever for Jennifer and her fiancé, William. Living in one of the only 16 apartments in Timber Lake, housing options were severely limited. If they had to move out of their apartment for some reason, Jennifer knew they could easily fall into a situation where they wouldn’t have a place to live. Buying a home seemed like the best solution, but coming up with a down payment is always a challenge. That’s where Four Bands’ IDA Program (also known as a matched savings program) came into play.

Over the course of the program, Jennifer prepared for successful homeownership by making monthly deposits in her savings account. She says of her experience, “It definitely taught me how to save. It made me take the time to put money away.” She and William also completed a homeownership course.

After seven months of consistently saving, Jennifer used her \$1,000 and \$4,000 in matching funds from Four Bands as a down payment on a manufactured home. “It was just amazing to be able to purchase a house,” comments Jennifer. She says that one of the best parts of owning a home is having enough room for her daughter and a yard to play outside.

“It really impacted our life in a positive way,” says Jennifer. *She and William are continuing to apply what they learned by putting money into their savings account each month. They are currently saving for their wedding.*

Source: Four Bands Community Fund 2015 Annual Report

30. Note regarding Making Waves: “In Eagle Butte, South Dakota, Making Waves is a financial literacy program offered by Four Bands Community Fund, a Native CDFI that serves the Cheyenne River Indian Reservation. Like all of Four Bands’ programs, Making Waves reflects a Lakota model called Icahya Woecun—the place to grow. The curriculum has been designed by Four Bands to promote the basics of financial literacy, including budgeting, saving, and asset building, and is presented through the reservation’s schools to students in grades K-12. The program also offers training in entrepreneurship, as well as an internship program for budding entrepreneurs and Wavemaker Scholarships for young people who are committed to increasing their financial skills. More than 2,000 young people have participated in Making Waves.” (source: <https://www.cdfifund.gov/impact/Pages/BlogDetail.aspx?BlogID=6>)

Overview of Service Providers

Easy access to insurance providers, inspectors and appraisers is standard in a well-functioning housing market. Appraisers inspect properties for the purpose of determining value. A lender will typically want an appraisal done in order to have a professional opinion on the value of the property for the purpose of protecting their (the lender's) equity in the property. Similarly, a home inspector will assess the condition of the property, but the function of a home inspector can also extend to sellers, mortgage underwriting, banks and contractors³¹.

These services are an important part of the home-buying or selling process because appraisals and inspections are a legal requirement in many states. Therefore, any difficulty a potential buyer or seller might face in obtaining these necessary services has the potential to significantly hinder the transaction process. In the market that serves the Cheyenne River Reservation, access to these services is limited. Presented below is an overview of service provider availability on the Cheyenne River Indian Reservation and adjacent areas.

1. INSURERS - Amerind is currently serving as the primary insurer for trust land properties. Amerind offers home insurance products designed for trust land and has a history of insuring on Cheyenne River. Additionally, Stewart Title has underwritten title insurance policies administered by local agents on trust land in South Dakota. Insurance for fee land properties is readily available from traditional insurance vendors who are located off the reservation in Mobridge and Pierre.

2. INSPECTORS - While there are no South Dakota licensed inspectors in Eagle Butte or on the Cheyenne River Reservation, there are seven licensed inspectors located in Pierre, SD, which is approximately 90 miles from Eagle Butte.

3. APPRAISERS - Hulm Appraisal in Timber Lake is the only appraiser located on the reservation. Harrison Appraisals is located in Mobridge. Several appraisers are located in Pierre.

Property Values

Property values in Eagle Butte and on Cheyenne River are significantly lower than the national average, and are lower for the overall AI/AN population more generally. According to HUD researchers, the average home value among AI/AN households nationally is \$175,000 (from 2006-2010), which is about 66% lower than the national average.³² The estimated median value for owner-occupied housing units is \$59,000 for Cheyenne River. This is approximately \$90,000 lower than the estimated median housing unit value nationwide. Due to the fact that AI/AN households have lower incomes in general, it is unsurprising that their home values are substantially lower than the national median value. See Appendix D, table B15 for more information.

Other causes of lower-than-average property values are difficult to determine. Compared to state and national averages, a higher proportion of Cheyenne River reservation residents are living in subsidized homes. While research on the impact of subsidized housing on area property values is inconclusive, it is possible that the higher proportion of subsidized housing in the Eagle Butte/Cheyenne River area may be the reason for lower property values.

31. "Real Estate Appraiser vs. Home Inspector." <http://birminghamappraisalblog.com/appraisal/real-estate-appraiser-vs-home-inspector-whats-the-difference/>

32. Pettit, Kathryn L.S., G. Thomas Kingsley, Jennifer Biess, Kassie Bertumen, Nancy Pindus, Chris Narducci, and Amos Budde. 2014. *Continuity and Change: Demographic, Socioeconomic and Housing Conditions of American Indians and Alaska Natives*. Washington, DC: U.S. Department of Housing and Urban Development, Office of Policy Development and Research. https://www.huduser.gov/portal/publications/pdf/housing_conditions.pdf pg. xiv

Current Monthly Homeowner Costs

Approximately a quarter (24%) of homeowners with a mortgage that are living on the reservation are currently living in unsustainably costly housing, which is reflective of the general lack of affordable housing finance options. See Appendix D, table B19 for more information.

Housing that exceeds 30% of household income has generally been considered unaffordable by housing policy experts.³³ It is important to note that while this rule was originally established to gauge housing affordability for the rental market, it has influenced the owner-market as well. In the 1990s, federal housing enterprises (Fannie Mae and Freddie Mac) loosened conventional loan guidelines and allowed prospective homebuyers to qualify for mortgages, even when it was determined that the housing costs would exceed 30% of their income.³²

Only 13% of Cheyenne River households without a mortgage are in the same category, which indicates that these units are likely subsidized. It's clear that many of the available housing finance options on the Cheyenne River reservation are unaffordable for many families.

Current Monthly Rental Costs

While rental costs in Indian Country are lower than the national average, it is clear that housing crisis pertains more directly to the quantity and quality of affordable housing. Additionally, lower-than-average rents do not necessarily mean that rental housing affordability has been achieved, as many reservation-area households are still spending more than 30% of their income on housing.

The median monthly rent for the Cheyenne River Reservation is \$450, which is a little under \$500 less than nationwide median rent. See Appendix D, table B20 for additional information. An analysis of Census data conducted for HUD found that AI/AN households living in large tribal areas paid substantially less rent than the national average, at \$440.³⁴ However, the same study found that AI/AN renters were more likely to live in overcrowded households (10.2%) than AI/AN owner households (6.4%), which demonstrates that the fact of lower-than-average rents should not necessarily be taken as evidence that the rental housing situation in Indian Country has improved. As mentioned previously, housing that exceeds 30% of income is considered to be unaffordable.

For approximately a quarter (23%) of Cheyenne River households where gross rent as a percentage of household income (GRAPI) can be calculated, their rent is less than 15% of their income. Conversely, for approximately a third (38%) of the same population, their rent exceeds 30% of their income, which is approximately 15% less than the national average and 3% less than the state average. See Appendix D, table B21 for additional information.

Utility Costs

Due to the lack of available information on utility costs, it is difficult to draw definitive conclusions regarding the impact utilities and fuel prices have on the average AI/AN household, or on the average Cheyenne River-area household. Several interviewees did note the prohibitively high costs of connecting to phone service, cable service, electricity, water, sewer and gas.

33. Mary Schwartz and Ellen Wilson, "Who Can Afford To Live in a Home?: A look at data from the 2006 American Community Survey." <https://www.census.gov/housing/census/publications/who-can-afford.pdf>

34. "Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives." https://www.huduser.gov/portal/publications/pdf/housing_conditions.pdf xiv

The data presented below was obtained from the Dakota Pilot Project, a housing needs assessment that was coordinated by Big Water Consulting and Village Earth in 2012 and conducted in collaboration with 4 tribes in South Dakota and 1 in North Dakota, with the goal of collecting housing needs data that would serve as the basis for independent tribal census challenges under the NAHASDA statute. The information presented below is a summary of responses to the question, “What utilities and fuels are paid for in each house, apartment, or mobile home?”

Utility Usage

Table 1.
UTILITY USAGE

Based on data collected in 2013 by the Cheyenne River Sioux Tribe and the Cheyenne River Housing Authority as part of the Dakota Housing Needs Assessment Pilot Project, only 6.5% of Cheyenne River households pay an oil, coal, or kerosene bill, but at least 80% pay for gas or propane (80%), water or sewer (89%), and electricity (96%).

Valid Responses	Yes	%	Yes, Declined	%	No	Declined	%
Water/Sewer Use							
463	414	89.4%	0	(0.0%)	47	2	(0.4%)
Gas/Propane Use							
463	368	79.5%	0	(0.0%)	94	1	(0.2%)
Oil, Coal, Kerosene Use							
463	29	6.3%	1	(0.2%)	430	3	(0.6%)
Electricity Use							
463	446	96.3%	0	(0.0%)	15	2	(0.4%)

Source: Dakota Pilot Project Housing Needs Assessment

Annual Cost of Utilities

The information presented below is a summary of responses to the question, “What are the annual costs of utilities and fuels for this house, apartment, or mobile home?”

Table 2.
ANNUAL COST OF UTILITIES

Electricity is the most common utility paid for and also the one with the highest average annual costs. Nearly all households pay less than \$4,000 a year for electricity, with a median expense of \$1,200. The other three utilities have median expenses between \$840 and \$1,200 per year.

Valid Responses	Avg	Min	Max
Water/Sewer Annual Expenses			
414	\$1,023.11	\$0.00	\$19,200.00
Gas/Propane			
368	\$1,432.61	\$0.00	\$11,100.00
Oil/Coal/Kerosene			
29	\$1,638.14	\$0.00	\$14,000.00
Electricity			
446	\$3,430.79	\$140.00	\$752,130.00

Source: Dakota Housing Needs Assessment Pilot Project

A recent study using Energy Information Administration data showed that the average monthly cost of electricity in South Dakota was \$129, which is lower than the average monthly cost for Dakota Pilot Project participants of approximately \$172.³⁵ Higher costs of living further exacerbates the impact of poor housing conditions on low-income families.³⁶

A significantly higher percentage of the population of South Dakota (48%) uses utility (natural) gas than the Cheyenne River Reservation population (2%). Conversely, over half of the population of the Cheyenne River Reservation (67%) relies on bottled (propane) gas, compared to only 17% of South Dakota (see table B13).

Propane is generally considered to be more expensive than natural gas. In 2014 there was a severe propane shortage in the United States.³⁷ This shortage hit many reservations especially hard, as many reservation families could no longer afford the increasing cost of propane, and found it increasingly difficult to heat oftentimes poorly-insulated homes.³⁸ The visceral impact of the shortage was well-documented by various media sources.³⁹

However, there is potential opportunity for increasing capacity for renewable energy sources on the Cheyenne River Reservation. The Tatanka Wakpala Project, a proposed renewable energy-based housing development on the Cheyenne River Reservation, is presently being implemented on Cheyenne River Sioux lands.⁴⁰

35. "2016's Most & Least Energy-Expensive States." <https://wallethub.com/edu/energy-costs-by-state/4833/#methodology>

36. "How Differences in the Cost of Living Affect Low-Income Families." National Center for Policy Analysis. <http://www.ncpa.org/pub/ib133>

37. "'Freezing February: Drastic Fuel Shortage Plague Spreads Around the U.S.'" <http://liheap.org/freezing-february-drastic-fuel-shortage-plague-spreads-around-the-u-s/>

38. "Freezing February: Drastic Fuel Shortage Plague Spreads Around the U.S." <http://liheap.org/freezing-february-drastic-fuel-shortage-plague-spreads-around-the-u-s/>

39. "Life or Death: Heat is a Necessity, Not a Luxury", Indian Country Today, 2/11/14. <http://indiancountrytodaymedianetwork.com/2014/02/11/life-or-death-heat-necessity-not-luxury>

40. Native Peoples Magazine, <http://www.nativepeoples.com/Native-Peoples/July-August-2015/The-Native-American-Dream/>

Current Unit Size

A higher proportion of households on Cheyenne River have 5 rooms or less (approximately 63%) versus the United States (50%) and the state of South Dakota (approximately 46%). It's important to note that in counting the number of rooms, the Census does not include bathrooms, kitchenettes, utility rooms, halls, and unfinished spaces. (see table B6 in Appendix D for more detailed information). Additionally, the median number of rooms for the reservation is 5.1, which is slightly lower than the median for the United States (5.5) or South Dakota (5.8).

The proportion of households that have 3 bedrooms hovers around a third (33-34%) for every geography except the Cheyenne River Reservation, in which 43% of households have 3 bedrooms. See Appendix D, table B7 for additional information.

An analysis conducted by HUD researchers found that from 2006-2010, approximately 57% of AI/AN households lived in units with 3 or more bedrooms, compared to 62% for all households.⁴¹ The same researchers also found that “54% of AI/AN renters in larger tribal areas lived in housing units with three or more bedrooms,” compared to 29% of AI/AN renters in counties that do not contain tribal areas.⁴²

HOUSING SUPPLY AND DEMAND

Despite a continually improving real estate market in South Dakota, the Cheyenne River Indian Reservation market has languished in comparison.⁴³ The demand for affordable housing is high, and in a “typical” real estate market, a high demand is accompanied by a matching supply. This section will explore the ways in which the real estate market on the Cheyenne River Indian Reservation deviates from that of a typical market.

It will become clear that, as a result of the lack of existing federal and local data, the demand for housing cannot be fully assessed. Staying true to the market analysis methodology, this section will rely primarily on existing data to explore some of the causes and conditions associated with the shortage of affordable housing. However because the research question cannot be answered fully with the already-existing data, interview data is included in order to provide additional context. The inability of the previously mentioned datasets to fully answer these questions further highlights the importance of tribally-generated data in order to explain the circumstances, factors and conditions of the housing crisis on the Reservation. The information obtained from the interviews and the homeownership survey will be discussed more thoroughly in the Findings chapter, which will contain key interview and homeownership findings, and thusly the demand for housing and the complexities of the Cheyenne River reservation housing market will be more thoroughly explored. Presented below is a summary of the unique components of the Cheyenne River real estate market.

Overview of the Cheyenne River Real Estate Market

A number of issues regarding the real estate market on Cheyenne River are encapsulated in the quote below:

“We hardly get any ads for rentals. It is word of mouth mostly. People call us looking for places to rent and we try to connect them with people but really there are hardly any “livable” places here. We do run monthly ads for the apartments here in town. As far as houses for sale that is way down there, too. Very rare anyone is selling and if they are they have a buyer already in mind. I can think of only 3 times in the last 6 months anyone has advertised for a house for sale.”

-Nancy Anderson, General Manager, West River Eagle

41. “Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives.” U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal//publications/pdf/housing_conditions.pdf pg. 74

42. “Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives.” U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal//publications/pdf/housing_conditions.pdf pg. 74

43. Douglas A. McIntyre. “States with the Strongest Housing Markets.” NBC News. <http://www.nbcnews.com/business/states-strongest-housing-markets-989241>

Additional problems include the following:

1. THE SIGNIFICANT PROPORTION OF TRAILER HOMES.

For many reasons, including lack of credit, employment issues and the high cost of infrastructure, a first home purchase is often a trailer home. Trailer homes are simply more accessible on the reservation than stick-built homes. Interviewees noted that the general trend is to reside with relatives until you are able to obtain a trailer home. The goal is often to buy a stick built unit at some point in the future. Purchasing a trailer home is often seen as first step in the homeownership process but many individuals are unable to make the next step.

2. THE HIGH PROPORTION OF OCCUPANCY RESTRICTED LOW-INCOME UNITS.

Since the majority of units built with NAHASDA funding are for low-income families only, this results in primarily low-income housing being built on the reservation. The families eligible for these units make below 80% of the median income for the area, and the NAHASDA guidelines stipulate that an eligible applicant cannot spend more than 30% of their income on housing. Therefore, “tribal housing authorities cannot charge more than 30% of your income for units subsidized by NAHASDA”⁴⁴

3. THE LACK OF UNITS FOR PERSONS WHO DO NOT QUALIFY FOR LOW-INCOME UNITS.

75% of homeownership survey respondents do not believe there would be a single unit available to rent if they needed one

Households with income that disqualifies them from low-income rentals and expenses, credit or debt that disqualifies them from home buying programs have a difficult time locating suitable housing due to the shortage of market rate housing. 75% of homeownership survey respondents in the homeownership survey (discussed in further detail below) reported that they do not believe there would be a single housing unit available to them for rent if they needed a new home today.

As noted by several interview participants, the lack of available housing for those who do not qualify for low-income units has forced many community members who currently have employment on the reservation to move off-reservation for housing and those seeking employment to move off-reservation for both housing and employment. The lack of available on-reservation housing could potentially contribute to the phenomenon of “brain drain” (a term coined by development economists), which refers to the emigration of skilled individuals (such as returning college graduates, aspiring entrepreneurs or new tribal employees) off the reservation.⁴⁵ The movement of this population off the reservation could significantly stunt community and economic development.

4. OBSTACLES TO NEW DEVELOPMENT.

“A moratorium was placed on the entire Tri County/Mni Waste’ service area back in 2004. Any new taps on the system create immediate strain which result in frequent line breaks.”

-Earp Fischer, Tri County Water Mni/Was’te Water Co.

44. Native American Housing Assistance and Self-Determination Act.” Washingtonlawhelp.org. <http://www.washingtonlawhelp.org/resource/native-american-housing-assistance-and-self-determination-act-nahasda?ref=|Tom#d>

45. “Brain drain from developing countries: how can brain drain be converted into wisdom gain?” Journal of the Royal Society of Medicine. 2005 Nov.

The water crisis over the past decade has resulted in a moratorium on new construction during this time period. The narrow water lines that are currently in place have already reached capacity and cannot support any new housing development. New, larger water lines are being built and future lines will be built once further planning is completed.

5. STRONG CULTURAL VALUES IMPACT THE HOUSING MARKET.

According to several interviewees, it is a cultural value is to have relatives and friends who are without housing stay in your home with you. This means that there is little visible homelessness but instead a trend towards overcrowding. Overcrowded conditions have the potential to place added stress on the unit, ageing it much more quickly and diminishing the quality of the existing housing stock.

6. LACK OF TRIBALLY-HELD DATA ON HOUSING STOCK.

The limited availability of data regarding the condition of housing units on the Cheyenne River Indian Reservation prevents a full assessment of the housing stock for habitability and projected longevity, making it difficult for the Housing Authority and other reservation entities concerned with housing to plan for the needs of current and future reservation residents.

7. THE COMPLEX LEGAL INFRASTRUCTURE.

The legal infrastructure that underlies any real estate transaction taking place on the Cheyenne River Indian Reservation has profound negative effects on the operation of the local housing market. The layered, confusing and complex administrative and legal framework through which any real estate transaction taking place on the Cheyenne River Indian Reservation must pass has profound negative effects on the operation of the local housing market.

SUMMARY OF CURRENT HOUSING STOCK

The housing stock on Cheyenne River includes owner occupied units, market rate rental units, employee rental housing (Bureau of Indian Affairs and Indian Health Services), and assisted/subsidized rentals units. The assisted/subsidized rentals include units owned and/or operated by the CRHA homeownership units built under the 1937 Housing Act that are owned by the CRHA and not yet conveyed to the homebuyer, units owned and/or operated by Costello Companies, and units owned and/or operated by Oti Kaga Inc. All of Costello Companies' units are located in Eagle Butte and several interview participants raised questions about or made comments that doubted the condition, habitability and safety of these units.

According to the American Community Survey, there are 2,462 occupied housing units on the Reservation and surrounding trust lands, with 43% of the units renter-occupied and 57% owner-occupied. Owner-occupied means that the "owner or co-owner lives in the unit [with the respondent] even if it is mortgaged or not fully paid for"⁴⁶. Conversely, all non-owner-occupied units are considered rented. There is a higher percentage of renter-occupied units on the reservation (43%) compared to South Dakota (32%). See Appendix D, table B3 for additional information.

The proportion of owner-occupied units is substantially lower for the Cheyenne River Indian Reservation (57%) when compared to South Dakota (68%) or the United States as a whole (64%) (Appendix D, chart B3). According to a report drafted by NAIHC, "over one-half of all owner-occupied units in the U.S. are mortgage free, meaning that they are paid off, thereby providing a significant source of savings, and thus investment capital, for households."⁴⁷ Therefore an increase in owner-occupied units relative to the number of renter-occupied units would likely contribute to substan-

46. "Median Value of Owner-Occupied Units." https://www.census.gov/quickfacts/meta/long_HSG495214.htm

47. "Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives." U.S. Department of Housing and Urban Development. https://www.huduser.gov/portal/publications/pdf/housing_conditions.pdf

tial economic growth on the reservation. This also means that a higher proportion of individuals residing in households within the Cheyenne River Reservation either do not own their home or are not living with the homeowner.

Available Vacant Stock and Need for Rehabilitation

At least 320 CRHA units are in need of rehabilitation

It is difficult to determine the extent of the need for vacant unit restoration and housing rehabilitation, especially when relying upon existing federal and local datasets. The available data is fairly limited. While the existing Census data does not provide sufficient information regarding the habitability of these vacant units, a number of interview participants noted that many of these vacant units are uninhabitable.

According to the IHP, the Housing Authority owns 320 units in need of rehabilitation and 11 units in need of replacement. The latest American Community Survey estimates show there are 517 vacant housing units on Cheyenne River, which is approximately 21% of the total (see Appendix D, table B12). With the housing shortage, reported overcrowding, and long housing waiting lists, this estimate raises the question of the habitability of vacant units identified in the ACS.

Age and Condition of Housing on the Cheyenne River Indian Reservation

As the age of housing stock increases, so does the rate of disrepair. This has significant implications for Indian Country, where housing stock is generally older than the United States housing stock as a whole. Presented below is an overview of the present age and condition of housing stock on the Cheyenne River Indian Reservation, utilizing primarily local datasets and ACS estimates.

A significantly higher proportion of housing was built prior to 1960 in the United States and South Dakota compared to the Cheyenne River reservation. This is likely because there was no comprehensive effort by the federal government to build permanent housing in Indian Country prior to 1960. The number of housing structures built after 1959 increased five-fold on the reservation. In 1960 settlement funds from the construction of the Oahe Dam were used to build new units in Eagle Butte.

In the 1960s, the federal government determined that the Cheyenne River Sioux Tribe was eligible to receive federal housing funds under the Housing Act of 1937 (1937 Act) and began developing federally-funded housing on the reservation. This determination caused a substantial increase in construction. 722 housing units were built from 1966 to 1998 with 1937 Act funds.

The Native American Housing Assistance and Self Determination Act (NAHASDA) was enacted in 1996, replacing the 1937 Housing Act as the law through which federally recognized tribes receive federal housing assistance. Under NAHASDA, federally recognized tribes receive Indian Housing Block Grant (IHBG) funds to operate, maintain and develop low-income housing. Unlike the 1937 Housing Act, NAHASDA does not contain a separate and distinct allocation of funds for new construction nor does it provide a continuing subsidy for maintenance and management of newly built units.

The proportion of structures built after 2000 is substantially smaller at only 10% for Cheyenne River, compared to 16% for the United States and 17% for South Dakota. See Appendix D, table B11 for additional details. The higher proportion of older housing stock likely indicates an increased need for renovated housing structures, however the exact nature of the need is not clear from the available data.

Mobile Home Ownership

One-fifth of all housing structures on the Cheyenne River Indian Reservation are mobile homes

From the mid to late 1970s, mobile home ownership experienced an enormous surge in popularity. In 1976, HUD developed codes to begin regulating mobile home design and construction.^{48 49}

This improvement in mobile home quality may be why we see such a high increase in both mobile home rental and ownership on Cheyenne River from none built in 1940-1959, to 117 total in 1960-1979 (see Appendix D, table B10). Overall, mobile homes comprise a significantly higher percent-

age of total housing structures in Cheyenne River (20%) compared to the state (9%) and national (6%) percentages. One in every five houses is a mobile home/trailer on Cheyenne River. See Appendix D, table B9 for additional details.

There was a substantial decrease in mobile homes built after 1979, which indicates that many people are likely still living in mobile homes that were built prior to 1980. One study showed that mobile homes built after 1976 are expected to last for 55.8 years on average.⁵⁰ This means that for those living in mobile homes built within the period 1960-1979, the “expiration date” has already arrived or will be arriving within 20 years.

Although mobile homes can be a perfectly safe, convenient, and comfortable living option for many people, they are prone to a number of issues. According to the Environmental and Energy Study Institute, “Manufactured homes built before 1980 consume an average of 84,316 BTUs per square foot, 53% more [energy] than other types of homes.”⁵¹ Additionally, it is common for people living in aging mobile homes to experience problems with mold and rot at a higher rate than other types of homes.⁵² These problems increase in frequency and severity as the mobile home ages.⁴⁵

Housing Quality

The available federal data on housing quality does not provide much information beyond the general state of kitchen and plumbing facilities in a given area. The American Community Survey’s only determination of housing quality refers to completeness of kitchen and bathroom facilities. Specifically, the ACS asks respondents, “Does this house, apartment or mobile home have hot and cold running water; a flush toilet; a bathtub or shower?” and, if the answer is ‘yes’ to all three, the bathroom is determined to have complete plumbing facilities. To measure whether the kitchen has complete facilities, the ACS asks “Does this house, apartment or mobile home have a stove or range? a refrigerator?” and, if the answer is ‘yes’ to both, the kitchen is determined to have complete facilities. The percentage of Cheyenne River Reservation units lacking complete plumbing facilities is similar to that of the state and national averages. See Appendix D, table B14 for more detailed information.

48. According to HUD, “Homes built prior to June 15, 1976, even with modifications, do not meet the HUD standards and cannot be accepted as compliant with the HUD Code.” “Manufactured Housing and Standards: Frequently Asked Questions http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/mhs/faq

49. “Manufactured Housing and Standards: Frequently Asked Questions http://portal.hud.gov/hudportal/HUD?src=/program_offices/housing/rmra/mhs/faq

50. “Manufactured Home Life: Existing Housing Stock Through 1997.” Manufactured Housing Institute. Arlington, VA. 1998.

51. “Energy Use in Mobile Homes.” http://www.eesi.org/files/062509_mobile_factsheet.pdf

52. “Aging Mobile Homes Burden Owners with Huge Power Bills and Mold.” <http://www.pbs.org/newshour/rundown/aging-mobile-homes-burden-the-grid-and-their-owners/>

NEW CONSTRUCTION

Overview of Obstacles to Construction



Storm Drain Infrastructure, Cherry Creek Community

There are also significant limitations on new construction, including legal requirements and a lack of physical infrastructure, the details of which are described below. One significant obstacle is that there are no building permits issued on the reservation as a result of the water shortage and subsequent building moratorium.

Because many community members have difficulty constructing their own homes, they choose instead to purchase mobile homes. The decision to purchase a mobile home is made easier due to the lack of licensing requirements for the placement of trailer homes. However, as a result of the water shortage, many mobile homes placed outside of Eagle Butte do not have water access.

Physical Infrastructure

The lack of available infrastructure poses a major challenge for the development of new housing on the reservation. The extent of the negative impact that results from a lack of infrastructure is difficult to determine, however a number of interview participants stated that infrastructure issues dictate where development can and should occur, and the high cost of utility hookup (power, water and sewer) serves as a significant obstacle to new housing development. Additionally, for more than a decade the reservation has been dealing with a water crisis. New water lines are being constructed to bring additional, cleaner water first to Eagle Butte and then to the rest of the reservation. These new water lines should begin servicing Eagle Butte by Spring 2017.

In order to resolve the obstacles to new development, the Housing Authority implemented a construction yard located behind the main housing office in Eagle Butte in the 1980s. Originally, the Housing Authority hired general contractors who utilized the yard to build homes on jigs in the yard. In 1992, CRHA began doing their own construction in the yard. CRHA had the ability to construct 20 units consisting of 2, 3, and 4 bedrooms. These units were engineered and built to the specifications of the International Building Code (IBC), International Residential Code (IRC), Council of American Building Officials (CABO) Code and to weather the elements on Cheyenne River. After the units were constructed at the yard, they were moved on to sites. Homebuyer units were primarily placed on the purchaser's five acre home site or lot and rentals were primarily placed in communities where utility services were readily available. It is estimated that between 250-275 units were built in the development yard.

The development yard provided a training ground and employment for tribal members. At this time, the development yard is no longer being utilized due to financial and other considerations including build time and the availability of a skilled workforce.

Availability of Contractors

The Cheyenne River Sioux Tribe Tribal Employment Rights Office (TERO) maintains a list of On-Reservation Contractors that are certified as qualifying for Indian Preference. The most current list was updated in January 2015 and contains eighteen (18) contractors. Seven (7) of these contractors identified that they do general contracting, general construction, remodeling, or manufactured home work. Four of the seven are located in Eagle Butte, two are in Dupree and one is in Whitehorse.

In addition to the list of On-Reservation Indian Preference Certified Contractors maintained by TERO, the Tribe's Revenue Department maintains a list of all contractors with current business licenses. There are currently nineteen contractors or specialty trade contractors with business licenses. Of these 19 contractors, 11 do general contracting or construction.

LEGAL INFRASTRUCTURE

It is suspected that lenders believe tribes lack effective foreclosure and eviction procedures, thereby resulting in an environment that would be legally disadvantageous to them if they were to provide loans on trust land and needed to evict or foreclose. The Tribe has adopted an eviction code and eviction actions are regularly heard in tribal court. Foreclosure actions have also been brought in the tribal court, but the research team was unable to obtain a comprehensive foreclosure code for this report.

Leasehold Mortgage Process

The complexity of the leasehold mortgage process can also pose a significant challenge to those seeking to build their own home. The first step in the leasehold mortgage process is securing a lease for the land. However the leasehold mortgage process only applies to lands that the owner will be leasing, which in most cases will be land that is held in trust by the United States for the benefit of the tribe or individual allottees. If the homeowner will own the land in fee then the regular mortgage process applies. About half of the land on Cheyenne River is held in trust while the other half is fee land.

For a leasehold mortgage, the purchaser will need to get a lease from the Tribe or the individual allottees. After getting approval from the Tribe or allottees, the leasehold mortgage will need to be submitted to the BIA for review, approval and recording. Items required to be submitted to the BIA include a leasehold mortgage, promissory note, documentation of property value (appraisal), Title Status Report, lender's loan application, credit report, income verification, legal description, and lease. The daunting number of steps a potential home builder must take in order to obtain a leasehold mortgage can serve as a significant deterrent. It is important to restate that the data presented here on obstacles to new development is almost entirely obtained from interviewees and tribal programs, thereby reaffirming the need for continual tribally-generated data collection.

OCCUPANCY AND OVERCROWDING

Overcrowding, a situation defined by housing experts as units with more than one occupant per room, is a direct determinant of housing demand.⁵³ Overcrowded housing has significant negative social and psychological effects, and subsequently serves as an important measure for examining housing need.⁵⁴

Under NAHASDA, CRHA has the authority to determine occupancy standards and establish regulations for its residents. Past policies established limits on the number of people living in each household. According to interviewees, an observed result of occupancy regulation is that it can potentially constrain access to housing by discouraging the tenants from accurately reporting the number of people living each unit, out of concern that they will get in trouble for violating their lease agreement). Without an accurate accounting of household residents, it becomes nearly impossible to gauge the true need for additional housing.

53. U.S. Census Bureau; 2000 Census of Population and Housing, Summary File 3: Technical Documentation, 2002. <https://www.census.gov/population/cen2000/phc-2-a-B.pdf>

54. "Behavioral and Physiological Consequences of Crowding in Humans." *Journal of Applied Social Psychology*. <http://onlinelibrary.wiley.com/doi/10.1111/j.1559-1816.1979.tb00793.x/full>

ACS data for the Cheyenne River Reservation suggests that the average household size for Cheyenne River is greater than the national and state averages (3.36 people per household in Cheyenne River vs. 2.45 people per household in South Dakota) (see Appendix D, table B5). Many housing policy experts consider units with more than one occupant per room to be crowded.⁵⁵ In comparison, Cheyenne River Homeownership Survey respondents reported an even higher average household size, 4.8 persons living in their current unit, with respondents answering as many as 18 people per unit. See the Findings section for additional results from the Homeownership survey. .

An ongoing national debate exists in tribal housing and other programs about the use of the term “household” in questionnaires administered by the Census Bureau in Indian Country. It is unclear if the data on household size accurately reflects the often reported and observed overcrowded and doubled-up living conditions that exist on many of the large, rural reservations in the Northern Plains region, including on the Cheyenne River Reservation. On average, the Homeownership Survey respondents reported more people living in units on the Cheyenne River Reservation than what is reported in the ACS data.

In early 2016, CRHA staff administered counts of the “doubled-up” population on the reservation to determine the number of individuals and families living in the homes of other individuals/families due to a lack of available or affordable housing. “Doubled-up” situations are defined as living arrangements where individuals or families are living with friends or family and have no permanent residence of their own. Doubled-up persons, though they do not have homes of their own, are not considered homeless by the U.S. Department of Housing and Urban Development.⁵⁶

Because doubled-up conditions are known to be pervasive in Indian Country, CRHA conducted this count in large part to help develop an understanding of how many individuals and families that are “doubled-up” are currently living on the Cheyenne River Reservation. For the most recent count, 27 households completed surveys stating that they are currently doubled-up and in need of their own housing units. These doubled-up households range in size from 1-8 individuals. Of the doubled-up respondents, 40% indicated that they are prevented from getting their own permanent housing because of a lack of available units. Only 6 of these respondents have employment, 4 full time and 2 part-time. These numbers indicate a need for additional subsidized, low-income units and an additional need for a smaller number of market rate units or homebuyer units.

DEMAND FOR LOW-INCOME HOUSING

CRHA Waiting List

CRHA primarily operates low income subsidized units. It is clear from the waiting list data that there is a long list of households competing for the limited supply of available units.

As of July 2016, the CRHA waiting list contained 1,897 individual applicants and 1,345 total applications, some of which include multiple individuals (such as the primary applicant, their spouse and their dependents). As indicated by the long waiting list for these low-rent units, the currently available supply of affordable units is insufficient. See below for additional information about the CRHA Waiting List Applicants.

The average household income for households on the Waiting List is \$8,276.12. This is substantially higher than the median, which is \$4,404.00. 722 individuals reported \$0 in income. These numbers support the need for hundreds of new heavily subsidized rental housing units on Cheyenne River. The information presented in this section is a summary of information derived from these waitlists.

55. Kevin S. Blake. US Department of Housing and Urban Development. “Measuring Overcrowding in Housing.” http://www.census.gov/content/dam/Census/programs-surveys/ahs/publications/Measuring_Overcrowding_in_Hsg.pdf

56. “Expanding Opportunities to House Individuals and Families Experiencing Homelessness through the Public Housing (PH) and Housing Choice Voucher (HCV) Programs.” <http://portal.hud.gov/hudportal/documents/huddoc?id=PIH2013-15HomelessQAs.pdf>

Table 3.
CRHA WAITLIST HOUSEHOLD INCOME: UNDER \$30,000 AND \$30,000+

There are 73 households that have a combined total annual income of at least \$30,000, which indicates that these 73 households are good candidates for homebuyer education and homeownership units.

	Total Individuals
Under \$30,000	1253
\$30,000+	73

Table 4.
CRHA WAITLIST HOUSEHOLD INCOME SUMMARY

The average waitlist household income is \$8,276 and the median household income is \$4,404, with a range of \$0 to \$106,251.

	Income
Average	\$8,276
Median	\$4,404
Range	\$0 to \$106,251

Table 5.
CRHA WAITING LIST LENGTH SUMMARY

As of July 2016, the longest an individual has currently been on the waitlist is approximately 30 years. The shortest is 3 months. The median amount of time an individual has been on the waitlist for housing is 72 months, or 6 years.

	Number of Months
Range (months)	3 to 360
Median (months)	72

Table 6.
CRHA WAITING LIST ROOM SIZE REQUEST FREQUENCY

Out of a total 1021 applicants we have information for, the most commonly requested unit size is a 2 bedroom unit, with 284 applicants requesting that unit size.

Number of Bedrooms	Total Individuals
One	256
One or two	155
Two	284
Three	208
Four	110

Table 7.**CRHA WAITLIST AGE SUMMARY**

For all waitlisted applicants, the mean age is 40.3 and the median age is 36, with a range of 8 years of age (included on an application as a dependent) to 96. Additionally, there are 231 applicants who are age 60 or greater. This demonstrates the need for senior housing and options for individuals who are retired or nearing retirement.

	Years of Age
Mean	40.3
Median	36
Range	8-96

Table 8.**CRHA WAITLIST ELDERS**

	Total Individuals
Age 60 or greater	231
Less than 60	1662
Total Applicants (with age response)	1893

Table 9.**CRHA WAITLIST FORMS OF INCOME**

The most common form of income by far is Social Security, with 910 responses.

Income Type	Number of Responses
SSI	910
General Assistance	235
TANF/AFDC	183
Tribal Salary	159
None	129
Other Wages	120
Other Income	113
Supplemental Income(Food Stamps)	101
Other (less than 100)	
Child Support	65
Federal Wages	36
Full time student	35
Income Tax Forms	30
VA Benefits	24
Pension	22
Self Employed	18
UI Benefits	18
Lease money	13
Other responses (disability, etc.)	6

EMERGENCY AND TRANSITIONAL HOUSING

In the context of housing need, reservation homelessness and the need for emergency and transitional housing must also be considered. In order to assess the extent of homelessness on the reservation and subsequently establish a more accurate demand for emergency and transitional housing, the Housing Authority staff administered their own Point-in-Time (PIT) Count. The PIT Count is a single-night count of the sheltered and unsheltered homeless population living on the reservation.⁵⁷ In 2016, field data collectors completed 64 PIT surveys, which indicates at least 64 homeless households on the reservation who are living in unsheltered locations or in shelters. Additionally, the South Dakota Housing for the Homeless Consortium (SDHHC) counted 92 homeless individuals located in Dewey County for 2015. Therefore, there is a need for more emergency and transitional housing options, especially for families, as well as additional low-income rentals to provide housing for the homeless individuals located on the reservation.

HOUSING CRISIS OVERVIEW

Available rental housing costs on the Cheyenne River Reservation is substantially higher than the Fair Market Rent rates that are set by HUD

While the discussion surrounding the lack of affordable housing often centers on the needs of lower-income families, the affordable housing crisis affects middle-income households as well. The supply of both homeownership and non-subsidized rental units available to middle-income households is extremely limited. The majority of the current rental stock on the reservation is CRHA-subsidized housing, developed primarily to house low-income families. All of the CRHA and Oti Kaga Inc. units are limited to low-income households and are rent-restricted. Under NAHASDA regulations, CRHA cannot charge more than 30% of the household's adjusted

gross income as rent. As mentioned previously, HUD defines a cost-burdened household as “a household that spends more than 30% of its income on housing.”⁵⁸ The rental cost cap on 30% of household income reduces the cost-burden on low-income families living in these units.

While there are available housing assistance programs that serve to provide housing for low-income families, the lack of options for families that do not qualify for subsidized housing contributes greatly to the affordable housing crisis. There are very few non-subsidized private market rentals or houses for sale available in Cheyenne River.

Costello, one of the three major landlords on the reservation, and in Eagle Butte, applies a range of rent levels to its units depending on whether subsidies or LIHTC restrictions have been applied to the unit. Many of the units have no subsidy or restriction attached to them. At Evergreen Housing for the Elderly, a 1-bedroom unit has a rental rate of \$818 per month, which is substantially higher than the HUD 2016 Fair Market Rent rates for Ziebach County, which is \$483, or Dewey County, which is \$588. The Costello-owned Wheat Ridge Apartments are also significantly higher than the fair market rates, with a 2-bedroom unit renting for \$858 and 3-bedroom unit renting for \$947. In comparison, the Fair Market Rates for a 2-bedroom is \$644 in Ziebach County and \$689 in Dewey; for a 3-bedroom unit, the rate is \$906 for Ziebach and \$941 for Dewey. The higher-than-market-rate cost of the available Costello-owned rentals further highlights the skewed market dynamics on the reservation, contributes to a high price-relative-to-condition and greatly contributes to the current housing crisis.⁵⁹

57. “An unsheltered homeless person resides in: A place not meant for human habitation, such as cars, parks, sidewalks, abandoned buildings, or on the street. A sheltered homeless person resides in: An emergency shelter, including temporary emergency shelters only open during severe weather. Transitional housing for homeless persons who originally came from the streets or emergency shelters.” U.S. Department of Housing and Urban Development. Chapter 2: Counting Unsheltered Homeless People. https://www.hudexchange.info/resources/documents/counting_unsheltered.pdf

58. “The Effect of Supply and Demand Factors on the Affordability of Rental Housing.” http://digitalcommons.iwu.edu/cgi/viewcontent.cgi?article=1007&context=econ_hon-proj Wesleyan University.

59. Fair Market Rent rates establish the amount of money that a given property would sell or rent for on the open market

In addition to a lack of affordable rental housing, there are very few houses for sale in Cheyenne River. The Dewey County Assessor’s office administers and records property transactions in the county. The Assessor’s office categorizes the sales as “good” or “bad” sales based on criteria from the Department of Revenue criteria. In order for a sale to be “good” the house needs to be sold on the open market and money has to have actually changed hands. For 2015, there were 14 “good” sales of homes in Dewey County, 2 of which included agricultural lands in the sale. Ziebach County does not maintain a master list of home and property sales/transfers. Instead information on each transfer is maintained in binders at the Assessor’s office. Like Dewey County, the Ziebach County Assessor’s office makes a determination if a sale is “good” or “bad.” The bad sales are primarily sales between family members where money does not change hands or the property was not adequately advertised to be considered as sold on the open market. In interviews with the Ziebach County Assessor’s office staff, they stated that there are very few “good” sales in Ziebach County with only a handful in 2015, most of which were for land only and did not involve a housing unit. The predominate number of house sales falling into the “bad” sale category highlights the unique housing market conditions on Cheyenne River.

ANTICIPATED ECONOMIC AND EMPLOYMENT GROWTH

A number of federal agencies, including the Bureau of Labor Statistics and the South Dakota Department of Labor, supply unemployment rate projections at the federal, state and county levels, but not at the reservation level. As a result, economic projections such as anticipated change in unemployment and poverty rates that would be part and parcel of a typical market analysis, cannot feasibly be included here. Therefore this economic analysis is augmented by the inclusion of tribal data. The Findings section will also include further economic outlook information obtained from the homeownership survey and interview data.

The table below presents ACS data on the estimated change in the unemployment and poverty rates on the Cheyenne River Indian Reservation over time. The 2000 Census reports the Cheyenne River Reservation unemployment rate at 8.6% and the poverty rate at 38.5%. In 2010, the ACS replaced the Decennial Census as the primary collector of socioeconomic data.⁶⁰ Because the margin of error for these estimates is fairly high (anywhere between 2-5%) it is problematic to rely on the available Census data as an accurate measure of economic growth. However, the economic stagnation reflected in the table is corroborated by interview participants who report high rates of unemployment on the reservation. Additional information on the current economic conditions on the Cheyenne River reservation is detailed in Appendix E.

Table 10.
CHEYENNE RIVER INDIAN RESERVATION UNEMPLOYMENT AND POVERTY RATE CHANGES OVER TIME

ACS 5-Year Estimates	Unemployment Rate	Poverty Rate
2006-2010	21.70%	35.90%
2007-2011	22.40%	34.90%
2008-2012	19.80%	34.10%
2009-2013	25.10%	36.40%
2010-2014	25.20%	34.70%

Source: ACS Estimates SELECTED ECONOMIC CHARACTERISTICS

60 “South Dakota industry employment projections to 2022. South Dakota Labor Market Information Center. June 2014. http://dlr.sd.gov/lmic/pdfs_and_other_files/wigpy13/lbarticle_june2014_ind_proj.pdf

Table 11.**SOUTH DAKOTA WAGE/SALARIED WORKERS BY INDUSTRY DIVISION ANTICIPATED GROWTH BY 2022**

Employment in all industries is expected to grow approximately 7% for the state of South Dakota. It is clear from the above charts that while there is substantial anticipated growth for South Dakota as a whole, it is unclear whether the same economic growth will be experienced on the Cheyenne River reservation.

Industry	Anticipated Growth
Non-agricultural Self-Employed and Unpaid Family Workers	7.9%
Agriculture, Forestry, Fishing & Hunting (farm employment)	3.4%
Nonfarm Total Wage and Salaried Workers (excludes self-employed and unpaid family workers)	0%
Total (all workers)	7%

Source: Labor Market Information Center, SD Department of Labor⁶¹

Table 12.**INDUSTRY PROJECTIONS FOR ALL SECTORS IN CENTRAL SOUTH DAKOTA IN 2012-2022 (INCLUDING DEWEY AND ZIEBACH COUNTIES)**

The South Dakota Department of Labor makes economic projections at the sub-state level. The table below shows the long term industry projections for all sectors for the 2012-2022 projection period in central South Dakota, which includes the Cheyenne River Indian Reservation. The industries with the overall greatest expected growth are professional, scientific and technical services with approximately 9% anticipated growth, and manufacturing with approximately 8% anticipated growth. The industries projected to experience the greatest decline in central South Dakota is arts, entertainment and recreation. The total anticipated growth for all industries by 2022 in Central South Dakota is 2.5% (compared to projected growth for the entire state of 7%), which demonstrates that economic growth for central South Dakota is occurring at a slower rate when compared to the overall state projections. The data obtained from these economic projections highlights the economic importance of keeping people on the reservation. It is important to expand housing development for “over-income” individuals in order to further economic development and limit the negative impacts of the slow growth experienced in this region.

Industry	2022 Projected Employment	Total 2012-2022 Employment Change	Annual Estimated Percent Change	Total Percent Change
Total, All Industries	45,630	1,115	0.3%	2.5%
Accommodation and Food Services	2,875	155	0.6%	5.7%
Administrative and Support and Waste Management and Remediation Services	345	10	0.3%	2.7%
Agriculture, Forestry, Fishing and Hunting	8,325	-80	-0.1%	-1.0%

61 South Dakota industry employment projections to 2022. South Dakota Labor Market Information Center. June 2014. http://dlr.sd.gov/lmic/pdfs_and_other_files/wigpy13/lbarticle_june2014_ind_proj.pdf

Industry	2022 Projected Employment	Total 2012-2022 Employment Change	Annual Estimated Percent Change	Total Percent Change
Arts, Entertainment, and Recreation	290	-10	-0.4%	-3.7%
Construction	1,200	45	0.4%	3.6%
Educational Services	3,315	-15	0.0%	-0.4%
Finance and Insurance	1,450	25	0.2%	1.7%
Government	6,925	85	0.1%	1.2%
Health Care and Social Assistance	5,070	310	0.6%	6.5%
Information	460	-15	-0.3%	-3.4%
Manufacturing	1,750	130	0.8%	7.9%
Other Services (except Public Administration)	1,810	-5	0.0%	-0.1%
Professional, Scientific, and Technical Services	925	75	0.9%	8.9%
Real Estate and Rental and Leasing	205	0	0.0%	0.0%
Retail Trade	4,455	125	0.3%	2.9%
Total Self-Employed and Unpaid Family Workers, Primary Job	2,710	70	0.3%	2.6%
Transportation and Warehousing	810	35	0.5%	4.7%
Utilities	220	-5	-0.1%	-0.9%
Wholesale Trade	2,350	155	0.7%	7.1%

Source: Labor Market Information Center, SD Dept. of Labor & Regulation

Table 13.**DEWEY COUNTY CHANGE IN EMPLOYMENT FROM 1990-2015**

The table below shows Labor Force, Employment and Unemployment data for both Ziebach and Dewey Counties from the years 1990-2015, with the state unemployment rate included for comparison. It is clear from the data that the unemployment rates for both counties, and especially for Dewey County, remain fairly high relative to the state average. As of August 2016, Dewey County has an unemployment rate of 15.5%, which is the county with the highest rate of unemployment in South Dakota.⁶²

Time Period	Employed	Unemployed	Unemployment Rate	South Dakota Unemployment Rate
1990	1,825	239	11.6%	3.8%
1991	1,813	274	13.1%	3.5%
1992	1,846	260	12.3%	3.3%
1993	1,846	254	12.1%	3.4%
1994	1,920	288	13.0%	3.3%
1995	1,965	305	13.4%	3.0%
1996	1,972	300	13.2%	3.2%
1997	2,004	259	11.4%	2.9%
1998	2,095	353	14.4%	2.8%
1999	2,131	306	12.6%	2.7%
2000	2,063	203	9.0%	2.5%
2001	2,217	228	9.3%	3.1%
2002	2,357	202	7.9%	3.2%
2003	2,465	227	8.4%	3.5%
2004	2,498	238	8.7%	3.7%
2005	2,404	264	9.9%	3.8%
2006	2,463	253	9.3%	3.1%
2007	2,274	241	9.6%	2.8%
2008	2,281	231	9.2%	3.1%
2009	2,376	294	11.0%	4.9%
2010	2,006	350	14.9%	5.0%
2011	2,020	391	16.2%	4.7%
2012	2,029	386	16.0%	4.3%
2013	2,050	374	15.4%	3.8%
2014	2,034	346	14.5%	3.4%
2015	2,058	268	11.5%	3.1%

Source: Labor Market Information Center, SD Dept. of Labor & Regulation in cooperation with U.S. Bureau of Labor Statistics

62. Source: Labor Market Information Center, SD Dept. of Labor & Regulation in cooperation with U.S. Bureau of Labor Statistics

Table 14.**ZIEBACH COUNTY CHANGE IN EMPLOYMENT FROM 1990-2015**

Time Period	Employed	Unemployed	Unemployment Rate	South Dakota Unemployment Rate
1990	666	60	8.3%	3.8%
1991	691	58	7.7%	3.5%
1992	734	48	6.1%	3.3%
1993	645	52	7.5%	3.4%
1994	659	55	7.7%	3.3%
1995	672	50	6.9%	3.0%
1996	661	46	6.5%	3.2%
1997	632	68	9.7%	2.9%
1998	607	81	11.8%	2.8%
1999	607	96	13.7%	2.7%
2000	697	57	7.6%	2.5%
2001	760	66	8.0%	3.1%
2002	819	55	6.3%	3.2%
2003	834	58	6.5%	3.5%
2004	874	67	7.1%	3.7%
2005	835	73	8.0%	3.8%
2006	887	55	5.8%	3.1%
2007	814	51	5.9%	2.8%
2008	796	50	5.9%	3.1%
2009	827	63	7.1%	4.9%
2010	993	61	5.8%	5.0%
2011	992	68	6.4%	4.7%
2012	983	73	6.9%	4.3%
2013	969	64	6.2%	3.8%
2014	949	59	5.9%	3.4%
2015	959	50	5.0%	3.1%

Source: South Dakota Department of Labor and Regulation, Bureau of Labor Statistics

Economic Outlook



The Cheyenne River Reservation economy is small but growing. The Tribe operates a small scale class II bingo facility on the reservation, the revenues from which are minimal.⁶³ Cattle production is the dominant industry on the reservation, with 5,059 acres as the average size of farms/ranches operated by tribal members.⁶⁴ The largest employers are governmental entities such as the tribal government, Indian Health Service and the Bureau of Indian Affairs.

The Cheyenne River Sioux Tribe has recognized the need for economic diversification, and partnered with Tribal Ventures to create the Reservation Partnership Development Fund in order to encourage economic growth. The Development Fund is a matching grant fund designed to help reservation businesses expand and create new jobs. The fund will invest \$1 million dollars in business expansion by 2016.⁶⁵ At least 9 reservation businesses have already received funding from the initiative. The development of a viable local market is key to encouraging economic growth. If local Native-owned businesses can sell products that were previously purchased at non-Native, off-reservation businesses, this means that the product(s) in question no longer need to be imported from outside areas.⁶⁶

The Tribe has also recognized the need for a specific location for promotion of local development and subsequently established the Cheyenne River Chamber of Commerce, with the help of Tribal Ventures. The Chamber of Commerce will provide an avenue for entrepreneurs and business owners to work together to promote the interests of the local business community, as well as provide a means for off-reservation business leaders to learn about the benefits of conducting business on the Cheyenne River reservation.⁶⁷ If tribal leaders and community members continue to engage in effective business development and economic policy development, lack of growth can potentially be overcome.

Population Growth

As of 2014, the estimated population of the Cheyenne River Indian Reservation was 8,334 and is expected to grow approximately 1.22% annually for the next 15 years.

Table 15.
STATE AND COUNTY ANTICIPATED POPULATION GROWTH

Between the years 2020-2035, the state of South Dakota is expected to add 88,127 additional people.

Year	Estimated Population Growth
2020	889,447
2025	922,748
2030	951,885
2035	977,574

Source: South Dakota State Data Center, South Dakota State University⁶⁸

63. Cheyenne River Sioux Tribe 2012 Data Report. Tribal Ventures.

64. Cheyenne River Sioux Tribe 2012 Data Report. Tribal Ventures.

65. "A Path for our People." Tribal Ventures. <http://www.crttribalventures.org/rpdf.html>

66. This phenomenon is referred to as "import-replacement." Jacobs, Jane (1985). *Cities and the Wealth of Nations*. New York, NY

67. "A Path for our People." Cheyenne River Chamber of Commerce. Tribal Ventures. <http://www.crttribalventures.org/rpdf.html>

68. Labor Market Information Center. Demographics. http://dlr.sd.gov/lmic/menu_demographics.aspx

Table 16.

DEWEY COUNTY PROJECTED POPULATION GROWTH BY AGE CATEGORY, FROM 2020-2035

Both Dewey and Ziebach Counties are expected to grow approximately 1-2% range every 5 years from 2020 to 2035.

Age Group	2020		2025		2030		2035	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
24 and under	2457	1.01%	2583	1.05%	2718	1.05%	2837	1.04%
25 to 44	1269	1.11%	1341	1.06%	1386	1.03%	1426	1.03%
45 to 64	1076	-0.91%	945	-0.88%	813	-0.86%	768	-0.94%
65+	636	1.08%	711	1.12%	781	1.10%	761	-0.98%
Total	5438	1.02%	5581	1.03%	5699	1.02%	5792	1.02%

Source: South Dakota State Data Center, South Dakota State University

Table 17.

ZIEBACH COUNTY PROJECTED POPULATION GROWTH BY AGE CATEGORY, FROM 2020-2035

Age Group	2020		2025		2030		2035	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
24 and under	1535	1.04%	1620	1.06%	1720	1.06%	1813	1.05%
25 to 44	784	1.13%	883	1.13%	978	1.11%	1127	1.15%
45 to 64	585	1.02%	562	-0.96%	572	1.02%	597	1.04%
65+	284	1.20%	363	1.28%	427	1.18%	448	1.05%
Total	3189	1.07%	3427	1.07%	3697	1.08%	3985	1.08%

Source: South Dakota State Data Center, South Dakota State University

- **Dewey County’s** population is expected to increase by approximately 280 people by 2035.
- **Ziebach County’s** population is expected to increase by approximately 1,140 people by 2035.

Cheyenne River Indian Reservation Projected Population Growth

Population projections are based on the Census Bureau’s Annual Population Estimates, which are based on the Decennial Census.

Table 18.
CHEYENNE RIVER INDIAN RESERVATION PROJECTED POPULATION GROWTH

Because the Census does not provide population estimates at the reservation level, ACS estimates were used for calculating anticipated population growth on the Cheyenne River Indian Reservation. The growth rate of 1.22% was calculated using the average growth rate from the most recently available ACS population estimates, which was 8,234 in 2013 and 8,334 in 2014. It’s important to note that there was a significant reported population reduction from 2009 (an estimated total of 8,572) to 2010 (8,099), but that the population has been growing steadily since 2012. It is expected that the population has increased an additional 205 individuals since the 2014 ACS estimates, and that the population will increase a total of 1,921 (since the time of the 2014 ACS) in the next 15 years.

Year	Estimated Total	Estimated Increase (from 2014 estimates)
2016 (2)	8539	205
2018 (4)	8750	416
2021 (7)	9077	743
2026 (12)	9648	1314
2031 (17)	10255	1921

Anticipated Housing Need

Approximately 60-388 additional homes will need to be constructed to meet the future reservation population growth in the next 2-15 years. To accommodate the estimated current population, 60 additional homes would need to be built for the Cheyenne River Reservation overall. See tables below.

Table 19.
ANTICIPATED NEEDED ADDITIONAL UNITS FOR CHEYENNE RIVER RESERVATION

Year	Estimated Total
2016	60
2018	123
2021	219
2026	388
2031	567

Vacant units cannot be included in this analysis because the habitability of the vacant units for each location is not known. It is known from the interviews that at least some of the vacant units are uninhabitable. According to 2014 ACS estimates, there are 517 vacant units located on the reservation.

It is important to note that these numbers were calculated using the average household size for the Cheyenne River Reservation, which is 3.39 people per household. These projections are based on the assumption that the average household size will remain the same. However since many Cheyenne River Reservation homes are overcrowded, these projections are likely a significant underestimation of actual housing need.

CHAPTER 4: FINDINGS AND RECOMMENDATIONS

HOMEOWNERSHIP SURVEY FINDINGS

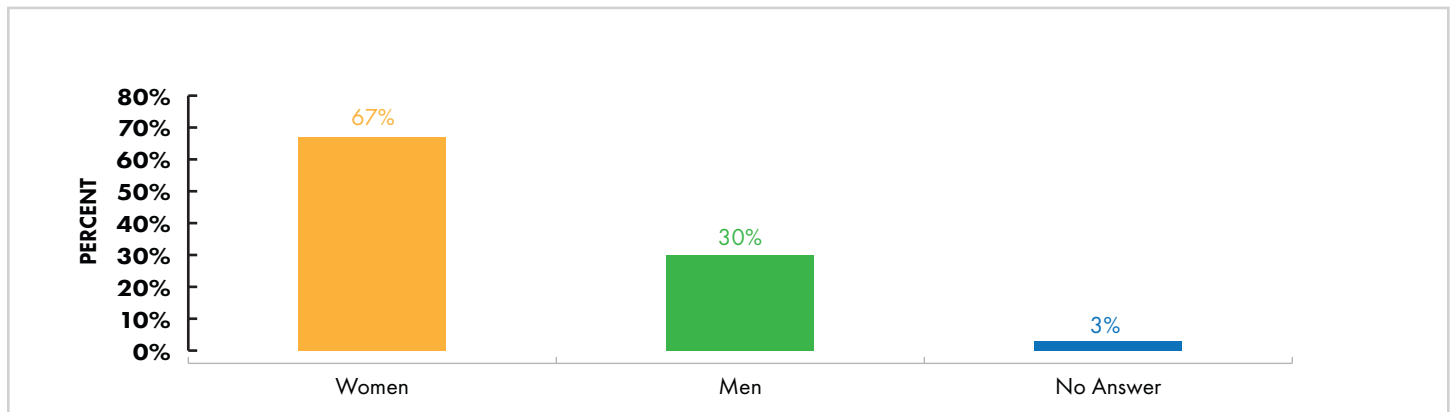
Of the 305 respondents to the CRHA Homeownership Survey conducted in the spring of 2016, the majority were interested in purchasing a home in the planned Badger Park development. Most of the following survey results compare the characteristics and responses of those interested in Badger Park to those who would prefer to purchase a home elsewhere, with the intention that this information will aid CRHA in the planning and development of Badger Park homeownership units and new or supplemental services to prepare Cheyenne River residents for homeownership.

DEMOGRAPHICS

Approximately half (53.4%) of the survey respondents lives in Eagle Butte, the remaining are fairly evenly split across the remaining 24 towns, with the second largest concentration of respondents living in Dupree (22 individuals total). Additionally, the majority of respondents are women and approximately 12% of respondents are 60 or older. Smaller units geared toward individuals and families nearing retirement (easy upkeep, accessible features) may be desirable for a small proportion of prospective homeowners.

The vast majority of respondents are enrolled members of the Cheyenne River Sioux Tribe. Just over half of respondents are single (never married, divorced or widowed), however a little less than a fifth (17%) of those interested in Badger Park are unmarried but cohabiting.

Interested in Badger Park by Gender

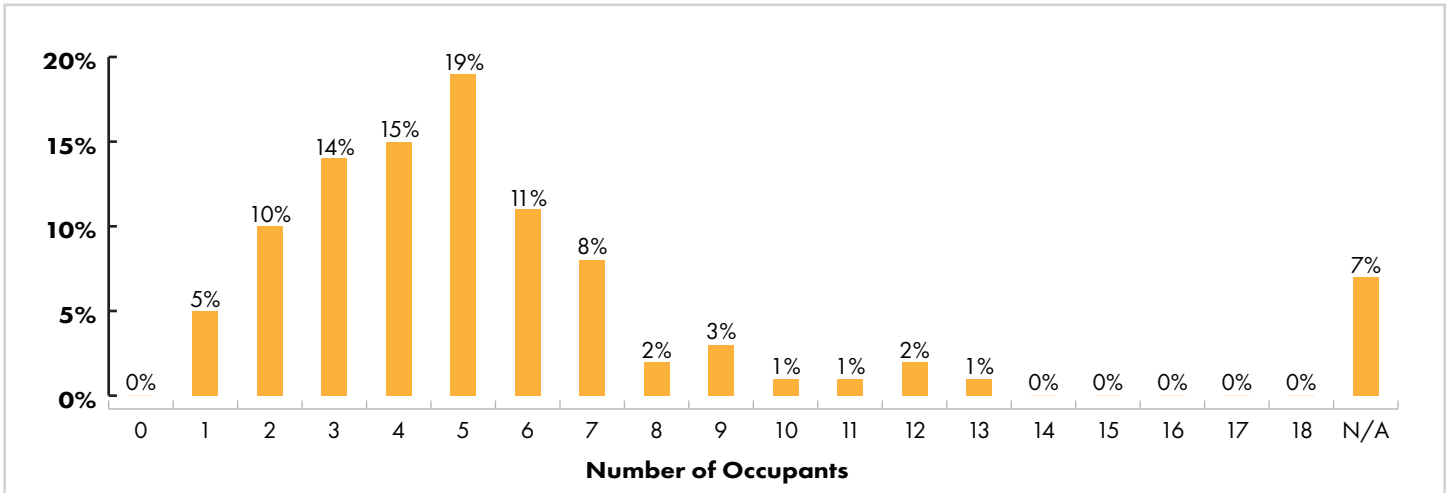


CURRENT HOUSING

Housing Demand

The 305 respondents in the homeownership survey reported a need for an additional 165 housing units to adequately house all the individuals and groups currently living in their homes. Doubled-up living situations are quite common among the survey population, demonstrating a true need for additional housing and housing options on the Cheyenne River Reservation.

Number of Occupants in Current Home



For respondents interested in living in Badger Park, the average household size is 4.6 people with a range of 1 to 12 people. The median household size is 5 people. For respondents not interested in living in Badger Park, the average household size is 5.2 people with a range of 0 to 18 people. The median household size for this group is also 5 people.

Current Housing Status

A high percentage of the homeownership survey respondents are renting their units (56%) with only 16% owning their own home. 23% are doubled-up (residing with friends or family on a temporary basis) and 3% are homeless. See Appendix D, table B4 to see how the homeownership survey data compares with the most recently available ACS data.

Cost of Current Housing

Homeownership survey respondents currently pay an average of \$230 a month in rent. Respondents who own their own home and have a mortgage pay an average of \$409 per month (this excludes home owners who do not have a mortgage payment). The majority of the respondents (55%) pay the entire amount of the payment and 26% pay nothing towards the monthly housing payment (rent or mortgage). 24% of survey respondents have their utilities included in their housing payment. The average monthly expenses for the survey respondents is \$1045, making their housing costs less than 20% of their monthly expenses on average.

Type of Current Housing

Homeownership Survey respondents primarily live in single family homes (traditional construction) (54%). One fifth of survey respondents live in a mobile home or trailer (21%).

INCOME AND EMPLOYMENT

Job Status

58% of those interested in Badger Park and 64% of those who are not interested are permanent full-time employees. A higher proportion (15%) of those interested in Badger Park are unemployed (compared to 8% of those uninterested). A higher proportion of those not interested in Badger Park are disabled (11% vs. 4% of those interested in BP).

Employment length

Of those interested in Badger Park, 37% (61 individuals) have been with their current employer for more than 5 years. The remaining 4 options (less than 1 year, 1-2 years, 3-5 years, not employed) all captured between 13% and 17% of the respondents interested in Badger Park.

A similar proportion of the respondents uninterested in Badger Park have been employed longer than 5 years at their current job (36.5%, 23 individuals). Less than 10% of the non-Badger Park group have been employed less than 1 year.

Type of Employer

32% of the Badger Park respondents work for the federal government. 17% of respondents are employed by a county/city/state government and another 17% are self-employed. Less than 10% of this group is employed by a tribal entity. No respondents work for private sector employers.

33% of the non-Badger Park respondents work for the federal government. 22% of this group are self-employed. 17% work for a county/city/state government and less than 10% work for a tribal entity. No respondents work for private sector employers.

Length of Commute

For those interested in purchasing a home in Badger Park, the mean commute length is 17.25 miles and the median is 2, with a range of 0 to 312 miles (the response of 312 is likely an outlier; 100 miles is the next maximum). For those not interested in purchasing a home in Badger Park, the mean commute length is 18 miles and the median is 10, with a range of 0 to 79. Overall, the mean commute length is 15 miles, the median is 2, and the range is 0 to 100 (with the 312 outlier removed).

Total Annual Income

For those interested in Badger Park, the mean annual income is \$30,730 and the median is \$29,770, with a range of \$0 to \$125,000 (one outlier removed). For those not interested in Badger Park, the mean is \$27,010 and the median is \$28,640, with a range of \$0 to \$85,000 (one outlier removed).

Table 20.

TOTAL ANNUAL INCOME

	Interested in Badger Park	Not Interested in Badger Park
Mean	30,730	27,010
Median	29770	28,640
Range	0 to 125,000	0 to 85,000
NA	26	8

Two large outliers were excluded from the analysis

Monthly Expenses

The median monthly expenses for the homeownership survey respondents are \$812 per month, with a range from \$0-\$4500. These numbers were calculated after eliminating several outlier values (\$40,000, \$32,000, and \$20,000 a month).

Payroll Deductions

30% of the Badger Park group have 0 payroll deductions in place. 16% have 2 deductions and 14.5 have 3 or more deductions.

30% of the non-Badger park respondents have 0 payroll deductions in place. 19% have 2 deductions and 9.5% have 3 or more deductions.

Debt Load

For those interested in Badger Park, their total mean family debt is \$17,760 and the median is \$800, with a range of \$0 to \$400,000. For those not interested in Badger Park, their mean family debt is \$9,849 and the median is \$800, with a range of \$0 to \$55,000.

Outlook on Future Financial Situation

33% of those interested in Badger Park (60 individuals) expect their financial situation to improve significantly in the next year. Another 30% (54 individuals) expect their financial situation to slightly improve. Only 2 individuals expect their financial situation to get worse within the next year.

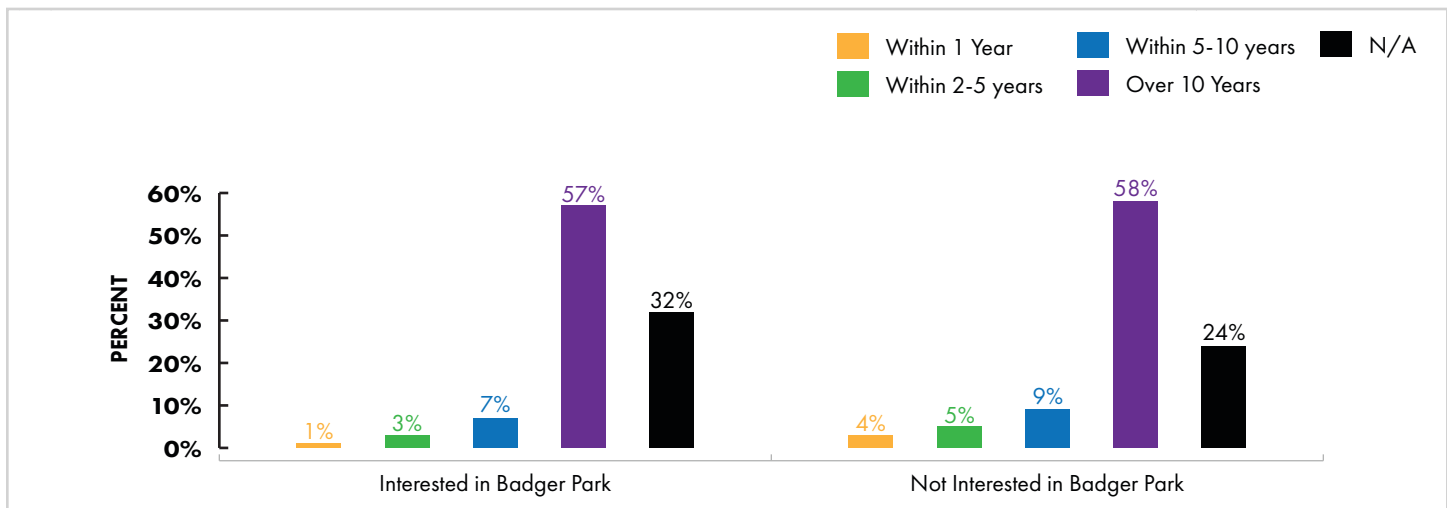
33% (24 individuals) of those uninterested in Badger Park expect their financial situation to improve significantly within the next year and another 37.5% (27 individuals) expect it to slightly improve. No individuals expect that their financial situation will get worse.

RETIREMENT

The majority of respondents do not plan to retire for 10 years or more: 57% of respondents interested in living in Badger Park and 58% of respondents not interested in Badger Park. For respondents interested in living in Badger Park, only 11% are planning to retire sooner than 10 years and 32% of respondents didn't answer. For those not interested in living in Badger Park, 17% are planning to retire sooner than 10 years and 24% of respondents didn't answer.

Table 21.
ANTICIPATED TIME UNTIL RETIREMENT

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Within 1 year	2	1%	2	3%
Within 2-5 years	6	3%	4	5%
Within 5-10 years	13	7%	7	9%
Over 10 years	110	57%	43	58%



VETERAN STATUS

Veteran Status

Of the 22 veterans who responded to the survey, 18 (82%) are interested in Badger Park.

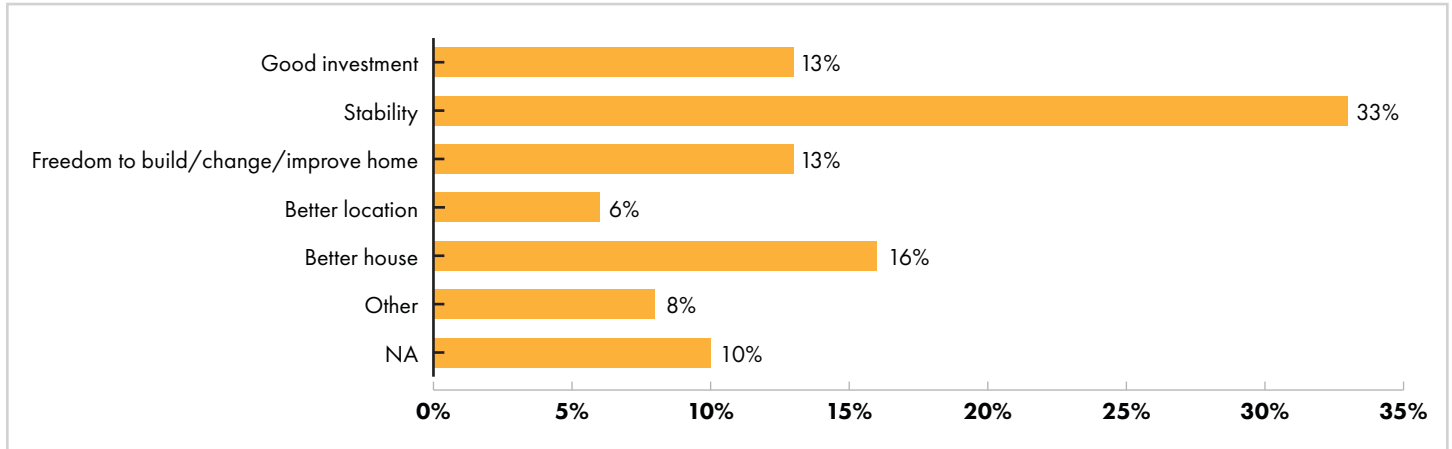
Awareness of VA Native American Loan

4 of the 18 veterans interested in Badger Park are aware of the VA Native American Direct Loan program. 1 of the 4 veterans uninterested in Badger Park is aware of the VA Native American Direct Loan Program. Ensuring that Cheyenne River's veterans are aware of the VA loan program may help bring homeownership within reach for this group.

HOMEOWNERSHIP

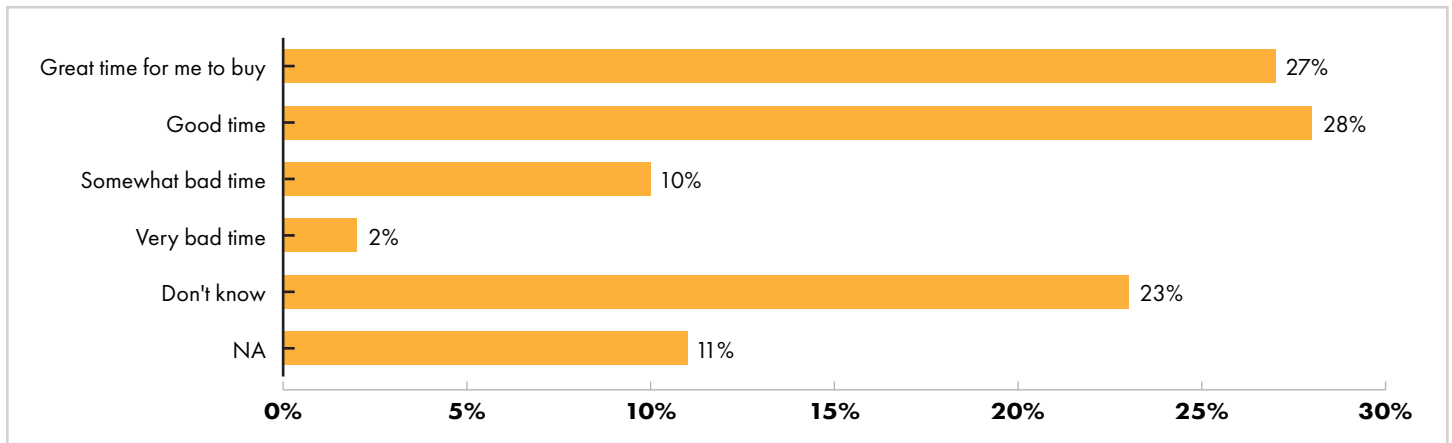
Reason for Interest in Homeownership

Stability is the primary reason that survey respondents are interested in homeownership (33% of respondents). At 16% of respondents, a “better house” is slightly ahead of the “freedom to build/change/improve” and “good investment” (both at 13% of respondents).



Readiness to Purchase a Home

27% and 28% of respondents think that now is either a great time to buy or a good time to buy. 23% don't know whether or not it is a good time for them to buy. Education on the financial steps and preparations necessary to purchase a home would likely help this group of respondents understand their readiness for homeownership (and the steps needed to become ready).



An additional issue regarding readiness to purchase is that while individuals interested in homeownership may be currently employed, they are lacking true job security because they are employed through a nonpermanent grant-funded position, as opposed to a truly permanent position.

Reason for Choosing Current Home

The majority of respondents interested in living in Badger Park chose their current home because of the size of the unit (61%). The following responses were also given: 11% based on the location, 9% based on the affordability of rent, 5% had no other choice, 3% based on the quality of the unit, and the question was not applicable to 11% of respondents.

The majority of respondents who are not interested in living in Badger Park chose their current home because of the size of the unit (62%). The following responses were also given: 15% based on the location, 7% based on the affordability of rent, 7% had no other choice, 1% based on the quality of the unit, and the question was not applicable to 8% of respondents.

The primacy of housing unit size as a deciding factor for the survey respondents indicates that CRHA and other housing developers should ensure that new homes are built at sizes that will accommodate the various family sizes of CRHA members and residents.

Number of Occupants in New Home

Given that home size was the most salient feature guiding the survey population's choice of current home, the number of eventual residents will likely be an essential consideration for both housing developers and the eventual home owners. The median number of individuals who would live in a new home is 7 people for those interested in Badger Park. The median is 6 people for those who are not interested in Badger Park. The Badger Park respondents reported a range of 0-7 adults and 1 to 11 children, and a total range of 2 to 13 individuals. The respondents not interested in Badger Park reported a range of 1-6 adults and 1 to 11 children, and a total range of 2 to 14 individuals.

Availability of Homes to Rent

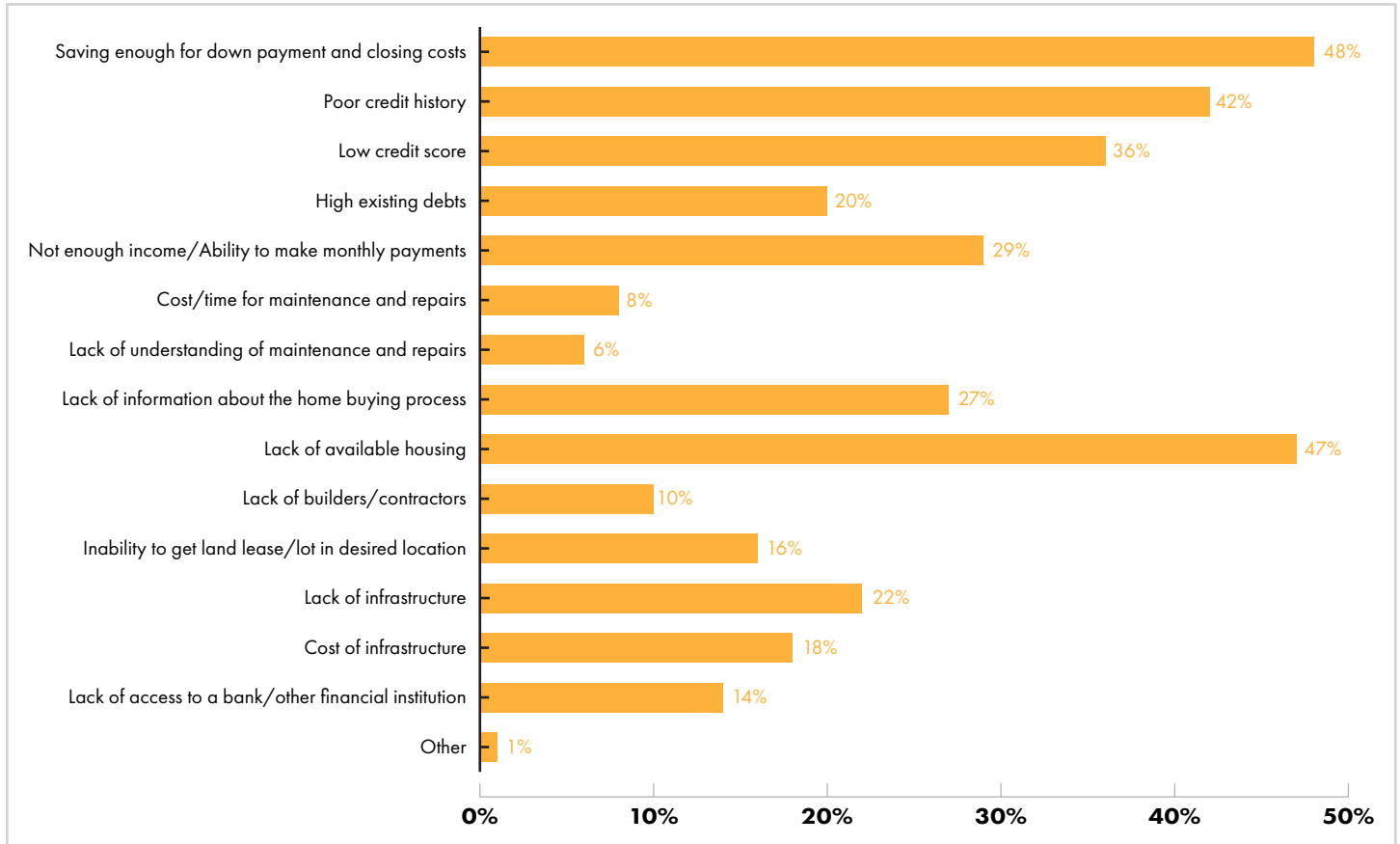
67% of respondents don't think they could find a single housing unit available for rent on the Cheyenne River Indian Reservation if they had to find a place immediately. 18% think there would be only 1 to 5 units available to them. Only 2% believe they would have more than 5 choices.

Availability of Homes to Buy

211 of the survey respondents (69%) feel that is very challenging to find affordable quality housing to buy on Cheyenne River. The data supports the need for additional affordable and market rate rental and homeownership housing options for singles, small families, large families and seniors on the Cheyenne River Reservation.

Barriers to Homeownership

The two most commonly cited barriers to homeownership are saving enough for the down payment and closing costs (48% of respondents) and the lack of available housing to purchase (47%). A poor credit history is the next most common (42%) followed by a low credit score (36%). 67 survey respondents (25%) reported that they have attempted to purchase a home in the past. Of these, 40% successfully purchased a home.



HOME PREFERENCES

Preferred Number of Bedrooms

For those interested in living in Badger Park, 11% desire 1 or 2 bedrooms in a new unit. The vast majority (78%) of respondents desire 3 or 4 bedrooms. The remaining 11% of respondents desire 5 or 6 bedrooms in a new unit. This wide range of desired unit sizes may be helpful information as CRHA plans the unit designs for Badger Park.

For those who are not interested in living in Badger Park, 10% desire 1 or 2 bedrooms in their new unit. The vast majority (80%) of respondents desire 3 or 4 bedrooms. 8% of respondents desire 5 or 6 bedrooms in a new unit and the question was not answered by 1% of respondents.

Table 22.

DESIRED NUMBER OF BEDROOMS IN NEW UNIT

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
1	2	1%	1	1%
2	20	10%	7	9%
3	63	33%	29	39%
4	87	45%	30	41%
5	18	9%	6	8%
6	3	2%	0	0%
NA	0	0%	1	1%

Preferred Number of Bathrooms

For those interested in living in Badger Park, 12% desire 1 to 1.5 bathrooms in a new unit. The vast majority (78%) of respondents desire 2 bathrooms for a new unit. The remaining 11% of respondents desire 2.5+ bathrooms for a new unit.

For those who are not interested in living in Badger Park, 11% desire 1 to 1.5 bathrooms in a new unit. The vast majority (78%) of respondents desire 2 bathrooms for a new unit. 9% of respondents desire 2.5+ bathrooms for a new unit. Additionally, this question was not answered by 1% of respondents.

Preferred Type of Construction

For those interested in living in Badger Park, 82% want to live in a single-family home; of that group 62% would like a traditional construction single-family home and 20% would like a modular construction single-family home. 10% of respondents would prefer a mobile home and 6% would prefer a townhouse or duplex style home. This question was not answered by 2% of respondents.

For those who are not interested in living in Badger Park, 77% desire to live in a single-family home; of that group 62% desire a traditional construction single-family home and 15% desire a modular construction single-family home. 9% of respondents would prefer a mobile home and 8% would prefer a townhouse or duplex style home. This question was not answered by 5% of respondents.

Handicap Features

The majority of people interested in living in Badger Park do not require handicap features in their home (70%). 26% of respondents would require handicap features and the question was not answered by 4%.

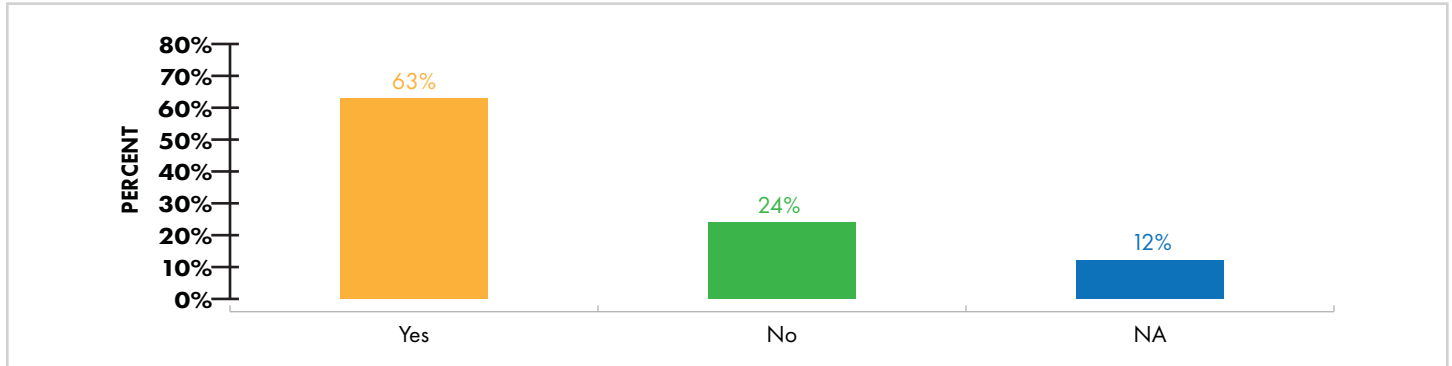
For people who are not interested in living in Badger Park, the responses are more evenly split; 46% of respondents are in need of handicap features and 51% do not require handicap features for their homes. The question was not answered by 3% of the respondents uninterested in Badger Park.

A significant portion of survey respondents require handicap-accessible features in their home. Housing developers would do well to incorporate these features into a portion of new homes constructed on Cheyenne River.

BADGER PARK

Interest in Purchasing in Badger Park

63% of respondents (193 individuals) to the Homeownership Survey are interested in purchasing a home in Badger Park. 74 (24%) reported they were not interested, and 38 did not answer.



Motivation to Purchase in Badger Park

Of those interested in purchasing a home in Badger Park, the financial benefit associated with being a homeowner was the most common motivation (47%). Flexible home plans and a safe home and community were also popular responses (36% and 34% respectively).

Respondents who are not interested in Badger Park were also able to report what would most motivate them to consider Badger Park. Being located close to work was the most commonly reported motivation (24%). Ability to design the home and being close to health care facilities were the next more common responses (19% each).

HOMEBUYER EDUCATION/CREDIT

Homeownership Preparation Needs

Badger Park: 46% have high need and 40% have some need for financial coaching, 69% have high need and 28% have some need for a home loan, 55% have high need and 38% have some need for homeownership education and 77% have some need for home maintenance and repairs classes (0% said “high need”).

No Badger Park: 28% have high need and 51% have some need for financial coaching, 59% have high need and 31% have some need for a home loan, 37% have high need and 43% have some need for homeownership education and 67% have some need for home maintenance and repairs classes.

A significant majority of respondents in both categories reported at least some need for each of the types of preparation assistance listed. A comprehensive homeownership education and preparation course would likely help address many of these needs.

Personal Finance

Among those interested in Badger Park, 115 (60%) have a checking account, 113 (59%) have a savings account, 34 (18%) have a credit card and 125 (65%) have a debit card.

Among those not interested in Badger Park, 36 (49%) have a checking account, 37 (50%) have a savings account, 12 (16%) have a credit card and 43 (58%) have a debit card.

Credit Rating

56 (18%) of all respondents rate their credit score as either excellent or good. 73 (24%) rate their credit score as poor. 47 (24%) respondents don't know how to rate their score.

35 respondents (18%) interested in Badger Park rate their credit score as either excellent or good. 52 (27%) rate their credit score as fair and 41 respondents (21%) rate their credit score as poor. 35 (18%) respondents don't know how to rate their credit score. 30 did not answer the question.

10 respondents (13%) not interested in Badger Park rate their credit score as either excellent or good. 6 (8%) respondents rate their score as fair and 5 respondents (6%) rate their score as poor. 7 (9%) don't know how to rate their score. 46 (59%) did not answer the question.

Recent Default

22 respondents (14%) interested in Badger Park have defaulted on a loan within the last 5 years as have 7 respondents (10%) not interested in Badger Park.

Perceived Ease of Getting a Mortgage

59% of respondents interested in Badger Park believe it would be very difficult or somewhat difficult for them to get a home mortgage today. Similarly, 55% of those respondents who aren't interested in Badger Park believe it would be very difficult or somewhat difficult to get a home mortgage today. This high rate of individuals who believe it would be difficult to get a home mortgage supports the recommendation that financial coaching and homeownership education would be a valuable program to provide to potential homeowners on Cheyenne River.

Appendix B Table 38.

PERCEIVED EASE OF GETTING MORTGAGE BY CREDIT RATING

50% of respondents who rated their credit as "excellent" (7 total) believe that it is very or somewhat easy to get a mortgage. This proportion decreases to about one-quarter (24%, or 10 total) of respondents who believe they have "good credit," and then to only 7% of those who state they have "fair" credit and only 1% of those who believe that their credit rating is poor.

Credit Rating	Ease of Obtaining Mortgage	Percent (out of credit rating)
Excellent Credit	7	50%
Good Credit	10	24%
Fair Credit	6	7%
Poor Credit	1	1%
Don't Know	2	4%

Reasonable Interest Rate

20% of the respondents interested in Badger Park think 0-2% is a reasonable interest rate for a home loan and another 28% think 3-5% is a reasonable rate. 6.2% think that either 6-9% or 10-15% are reasonable rates. A full 46% don't know what a reasonable interest rate for a home loan would be.

24% of respondents not interested in Badger Park think 0-2% is a reasonable interest rate and 26% think 3-5% is a reasonable rate. 13% think 6-9% is a reasonable rate but 0 respondents said the same for 10-15%. 37% responded that they don't know what a reasonable interest rate would be.

The large number of respondents who report either unreasonable rates or don't know what a reasonable interest rate would be is evidence of a need for financial coaching and homebuyer education courses among prospective Cheyenne River homeowners.

Affordable Monthly Payment

For respondents interested in living in Badger Park the average affordable monthly mortgage payment would be \$372 with a range from \$0 to \$1500. The median affordable mortgage payment is slightly lower than the average at \$350 per month. One quarter (25%) of these respondents can afford \$300 or less each month and one quarter can afford \$500 or more.

For respondents not interested in living in Badger Park the average affordable monthly mortgage payment would be \$366 with a range from \$7 to \$900. The median affordable mortgage payment is slightly lower than the average at \$350 per month. One quarter of these respondents can afford \$200 or less each month and one quarter can afford \$500 or more.

Affordable mortgage payment prices will be essential information as CRHA and others begin developing homeownership units designed for various levels of incomes.

RECOMMENDATIONS

i. Market Analysis:

The less-than-optimistic primary findings of the Market Analysis portion of this study will not likely surprise most tribal and non-tribal actors familiar with this community, reservation and tribe. The combination of high unemployment, low household incomes, a limited supply of housing, few (but a couple notable) imminent job-creating ventures, and a financing/lending environment complicated by unique land ownership structures and complex site leasing and development procedures presents a somewhat bleak, but not entirely complete, picture of the housing market on the Cheyenne River Indian Reservation. As noted above, the existing data that formed the basis for the market analysis explained the 'what' concerning the state of the housing market of the studied community, the interviews helped clarify and give context for 'why' these conditions were present, and the Homeownership Survey sought to provide information that could inform 'how' the survey sponsors could respond to the challenges and opportunities presented by those conditions. Thus, any specific recommendations were reserved for the Homeownership Survey section below and will not be provided in this section.

While the purpose of the recommendations for the housing market analysis section is not to suggest changes to the Tribe's overarching economic development strategy, the following themes or questions emerged in the study and merit further analysis:

1. How can the Tribe promote the collection and analysis of current and accurate data within the reservation which would facilitate a deeper examination of economic, housing and other conditions within the reservation boundaries?
2. How can the Tribe, CRHA and other actors involved with the Cheyenne River Indian Reservation better examine and understand the interrelationship and interdependence of housing, community and economic development and develop proactive strategies that reflect and capitalize on that relationship?
3. What concrete actions can the Tribe presently take with regard to regulators, lenders, funding sources and its own laws and policies to develop a more robust and properly functioning housing market within reservation boundaries?
4. Given that any new housing developed by a tribal housing authority in a specific community seeks, in many respects, to address a larger need for housing at the reservation level, is a traditional local housing market analysis narrowly focused on the community in which the housing is to be built a truly effective measure of relevant current and future conditions, supply or need/demand?

ii. Homeownership Survey and Key Informant Interviews:

The interviews conducted with knowledgeable local sources, and the subsequent Homeownership Survey which sought to test and further explore the information gathered in the interviews with a subset of interested potential homeowners, provide the basis for a number of recommended actions or steps that could promote a healthier housing market and increase the rate of homeownership on the Cheyenne River Indian Reservation. The following recommendations are grouped by subject, or theme.

Homebuyer Education

Developing a tradition of homeownership and a larger group of viable homeowners at Cheyenne River will require a homeowner education effort that spans the initial information and financial education necessary to begin the homebuying process as well as courses in how to maintain the quality and condition of their homes after purchase. We would recommend that CRHA and the Tribe consider the following options:

- Develop a comprehensive education program that provides financial literacy, credit repair programs and coaching, homeownership education, and homebuyer assistance and counseling
- Conduct home maintenance and repair courses to train future homeowners on how to maintain the quality and condition of their homes after purchase (respondents did not prioritize this option but the availability of this option will steadily build an ethic of homeowner responsibility)
- Launch a homebuyer counselor office/department to: establish a local relationship with existing and potential lenders, act as source of information and training for potential homeowners, engage Tribe and TDHE in implementation of broader tribal homeownership strategy
- Examine and summarize potential cost and time savings, including infrastructure hookup costs, homesite lease and site development processing, and monthly utility expenses, for homeowners purchasing a home in Badger Park or future subdivisions to demonstrate both one-time and ongoing savings

Homebuyer Credit and Debt Load

Provide credit repair and financial counseling services

As two of the three most cited barriers to homeownership are directly related to individual financial health (lack of savings and poor credit history), developing short and long-term strategies for improving the financial health of potential homeowners is a critical first step in the process. We would recommend that CRHA and the Tribe consider the following options:

- Provide credit repair classes and financial counseling to prepare potential homeowners for the financial responsibility of purchasing a home
- Develop and distribute materials explaining the damaging consequences of short-term/payday loans and loans for depreciating assets such as cars and consumer electronics
- Collaborate with Four Bands to create micro-credit opportunities for potential homeowners to begin developing a credit history or to allow others to repair their credit
- Work with local banks and lenders to ensure that loans are reported to credit agencies to build the credit history of reservation residents
- Collaborate with the developers of the Making Waves curriculum to begin teaching the basic realities, mechanics and consequences of credit and debt to high school students to lay foundation for new culture of tribal homeownership and asset accumulation
- Determine whether tighter restrictions on or regulation of payday lending within the reservation are feasible and supported by tribal, state and federal law
- Promote broad-based credit repair programs for residents that are not necessarily dependent on present desire to own a home
- Develop preliminary home development schedule based on creation of timeline for credit repair or qualification of known potential homeowners
- Require electronic deposit of staff payroll as a means of ensuring that tribal employees have a business relationship with the bank and the services they offer

Homebuyer Assistance, Loan Packaging and Lending Options

To build credit for residents, work with local banks and lenders to make sure that their loans are reported to credit agencies

In addition to homebuyer education and credit counseling/repair, interviewees and respondents to the survey prioritized the need for assistance with downpayment and closing costs, highlighting their understanding of those costs and the continuing barrier that these costs present for potential homeowners with limited savings and low ratios of income to debt and expenses. Comparing lender rates and options and identifying the one best suited to finance the home purchase for each potential homeowner is also a critical element of the home purchase process and, as noted above, the

range of lending/borrowing options available to residents of the Cheyenne River Indian Reservation is severely limited. We would recommend that CRHA and the Tribe consider the following options:

- Consider repayment plans (e.g., for second mortgage for infrastructure costs or downpayment assistance) which incentivizes extended history of on-time payments
- Work with tribal leadership and local, regional and national banks to examine what additional steps or legal protections would need to be in place (such as loan guarantees) to promote new lending for homes built on trust land
- Educate lenders concerning existing legal mechanisms supporting foreclosure of home loans on the reservation to promote increased lending
- Utilize Four Bands in role as additional or supplemental lender, educator and counselor for homeowners and as negotiator with lenders for increased lending by local, regional and national banks

Land Availability and Ownership Status

Seek authority for the Tribe to regulate and process land leasing under the HEARTH Act

While the Cheyenne River Indian Reservation encompasses a large amount of land, the amount of land and number of land parcels adjacent to roadways which are available and eligible for homesite development is limited. The unique trust and fractionated ownership status of those lands makes the process of developing on available land more challenging. We would recommend that CRHA and the Tribe consider the following options:

- Consider reducing the size of homesites, or reducing their frontage along the roadway, to ease burden on available land and ensure accessible sites are available for future generations
- Seek authority for the Tribe to regulate and process residential and commercial land leasing under the HEARTH Act to limit the number of steps and time required to obtain homesite leases and promote coordinated economic and community development
- Utilize land and infrastructure constraints (including existing allocations of homesites) to catalyze comprehensive planning process to coordinate development of roads, water and power lines and housing
- Continue land buy-back program to allow Tribe to facilitate consolidation of fractionated interests or negotiate agreements allowing for development by one or more owners

Land Leasing, Homesite Development and Home Purchase Process

Interviewees and survey respondents identified the complexity of the process and the extensiveness of the paperwork required to obtain a homesite lease and purchase and develop a home as a critical barrier to becoming a homeowner. Tools that clarify, simplify and streamline the process will likely enable potential homeowners to achieve their goal and will likely create an interest in homeownership for others. We would recommend that CRHA and the Tribe consider the following options:

- Develop a single worksheet that enables tribal members to better understand all of the steps necessary to secure a homesite and place or build a home on the site
- Prepare a brochure which explains the costs and benefits/pros and cons of each type and size of housing unit (e.g., single family home, “tiny home,” duplex, etc.) for individuals and families at different income levels and stages of life
- Coordinate activities of programs and agencies involved in homesite development process to streamline process and promote accountability
- Examine the possibility of developing “one-stop shop” and/or universal application for tribal programs with similar requirements or eligibility standards
- Develop portal through which applicants and program managers can review the progress of an applicant’s application for a homesite and other paperwork necessary to develop on a homesite

Infrastructure Hookup Process and Costs

Fully clarify costs of unit hookup for prospective homeowners

One of the “hidden” costs and processes involved in developing a homesite and constructing or placing at Cheyenne River is the cost of developing or connecting the home to the necessary water, sewer and power infrastructure. In order to ensure these costs are properly understood as early as possible and that the process for developing the necessary connections is as simple as possible, we would recommend that CRHA and the Tribe consider the following options:

tions is as simple as possible, we would recommend that CRHA and the Tribe consider the following options:

- Make costs of unit hookup fully transparent for prospective homeowners in homebuyer readiness courses and in any summary materials for prospective homebuyers
- Examine rules regarding the required order of infrastructure placement and work with tribal leadership and service providers to determine and agree upon logical changes or exceptions
- Incorporate assistance for infrastructure costs in manner similar to downpayment assistance and/or treat as second mortgage held by Four Bands or CRHA

Housing and Economic Development Data Collection and Analysis

A critical challenge for the Cheyenne River Sioux Tribe and CRHA and many other tribes with rural reservation lands is the lack of available, accurate or relevant data to complete a meaningful and thorough assessment of housing need, much less develop responsive tools to address the need identified. We would recommend that CRHA and the Tribe consider the following options:

- Utilize TERO and on-reservation employers to capture total monthly employment numbers (by industry; model after Current Employment Survey)
- Consider conducting a district-level census to maintain accurate housing and population counts
- Develop a tribal data clearinghouse to enable tribal program staff to access data from numerous programs and develop a broader, layered snapshot of housing supply/demand, employment and other critical information for planning
- Housing condition assessment (see Maintenance and Renovation of Existing Housing supply section below)
- Establish tribal homesite and subdivision site development criteria and utilize spatial data layers (digital maps of features) to depoliticize decision-making and objectively select sites

Maintenance, Renovation and Maximization of Existing Housing Supply

While the discussion of housing need in Indian Country and at Cheyenne River often focuses on the subject of the housing shortage and the need for new housing development, efficient renovation and rehabilitation of the existing housing stock will also be essential to limit or reduce the housing shortage. Given that housing funding levels are not increasing, or even tracking inflation, tribes do not receive continuing subsidies for housing built under NAHASDA and not all tribes can take advantage of the various opportunities to leverage their funds or qualify for low-income housing tax credits, maintaining the current housing stock is critical. We would recommend that CRHA and the Tribe consider the following options:

- To evaluate and potentially prolong the useful life of the current housing stock, consider completing an assessment of housing unit condition to determine the quality, type, projected lifespan and need for repairs of existing housing units on the reservation (including renovation and replacement which may be necessary due to methamphetamine use and production in the unit)
- Develop new loan options for renovation and expansion of existing units and link homeowners with reputable contractors who can complete the required work
- Seek grant funding for workforce development/economic development activities which could be used to train carpenters, electricians and other tradesmen
- Utilize existing and new housing stock to create new housing options that better match each stage of home-buyer process



Photo Credit: Cheyenne River Archives, Private Sector Housing, circa 1950s

Development of New Housing Supply to Meet Demand

Encourage planned developments over scattered site development

Increase supply of local contractors through tribal training and certification programs

The development of new housing supply must take into account the realities of housing program funding, the costs of unit development and maintenance at Cheyenne River, resource limitations, changing tribal development plans and priorities, and the needs, desires and financial condition of current and future homeowners (including those who may have left due to the present shortage of housing). We would recommend that CRHA and the Tribe consider the following options:

- Examine whether potential homeowners perceive the term “multigenerational housing” to mean “multiple generations living within separate spaces in a single unit” or as “a cluster of separate but adjacent housing units occupied by members of the same family.” This examination will likely also address the circumstance that many single respondents listed their household size as 4, 5 or more
- Coordinate tribal planning and development to determine the appropriate density and spacing of residential homesites that maximize infrastructure
- Encourage planned developments/subdivisions over scattered site development
- Acknowledge potential homeowner prioritization of housing safety and stability over location and commute time in consideration of design and marketing of new home development
- Develop mixed-income housing development plans that include both affordable/low-income units and market rate units. This will minimize concentration of groups by income level and allow individuals to move through the housing spectrum without uprooting their family and leaving their community
- Define appropriate balance of homeowner desire for option to select from varied unit floor plans in subdivision with competing desire for structured community and protection of property values
- Include safety features and energy efficiency in design of new construction and rehabilitated units

- Explore how potential homeowners define “safety” and what community features or amenities would satisfy their definition
- Develop emergency and transitional housing for homeless and “doubled-up” residents (including families)
- Develop efficiency/studio units, tiny homes and fair market rental units for young couples, single adults and retired residents who are “over-income” for affordable housing programs but who also require less space at this stage in their lives
- Explore tiered path to homeownership which allows young families to move from “starter home” to family home
- Increase supply of local contractors through tribal training and certification programs and facilitation of small business loans
- Survey tribal members living off-reservation to determine approximate number that would return if housing were available and the housing and employment options that they would require
- Interview respondents living with family members (and others) to determine if fair market rental units would serve as either an acceptable or desirable short- or long-term alternative to homeownership
- Test covenants for new housing development to ensure that restrictions encourage rather than discourage homeownership
- Develop new homes in Badger Park on published cycle. This will have the effect of encouraging successive groups of potential homeowners to engage in credit repair and homebuyer readiness courses in order to earn opportunity to purchase next round of homes
- Explore development of home clusters for families, or tiospaye, to reinforce cultural values, and develop new subdivisions with features that facilitate engagement with both extended family and larger community
- Examine construction of staff housing for critical employers to facilitate recruiting of professionals and service providers and promote economic and community development
- Determine whether allowed mixture of low-income rental, fair market rental and rent-to-own options in low-income tax credit projects will provide rental and ownership structures that catalyze the first step toward homeownership

CHAPTER 5: CONCLUSION

The Cheyenne River Housing Authority Housing Needs Study provided a unique opportunity to conduct interviews and complete an analysis of existing housing and economic development data for the purpose of assessing the true state of the housing market (e.g., supply and demand) on the Cheyenne River Indian Reservation. This preliminary analysis formed the basis for a consumer-driven survey of potential homeowners which enabled tribal housing and homeownership program directors to develop a strategy to capitalize on opportunities and overcome challenges presented by these stunted housing markets. The housing market studied exhibited characteristics common to Indian reservations, essentially very limited housing supply (especially for those who do not qualify for available “affordable” housing) and suppressed demand due, for example, to poor or non-existent credit histories, a lack of a homeownership culture, high costs of unit utility hook-up/infrastructure and limited lending options due in part to perceived complications presented by the placement of homes on trust land.

The Homeownership Survey showed that a large number of residents in the study area are interested in homeownership and are employed or have income, but it also showed that these individuals required and were interested in participating in homebuyer education courses and credit repair programs. In addition, potential homebuyers needed further information regarding the ratio of housing unit size to cost and the potential cost savings that may be realized by moving into newer, more efficient housing. The study highlighted the need for a more streamlined land leasing, home purchasing and home placement and hook-up process as well as an overarching need for a more coordinated housing, community and economic development strategy to ensure that housing, enterprise and community resources are mutually supportive.

Many survey respondents highlighted their interest in comfortable and intentional multi-generational housing. This topic needs to be further explored to determine whether separate homes in close proximity or new designs that permit multiple generations to live in one home would be most effective at balancing the desire to stay connected to extended family while allowing for individual family unit privacy. Similarly, data projections illustrate that planning for future young adults and families and retirees is also critical but, based on their desired numbers of bathrooms and bedrooms and current living situations, the needs of these groups should not be assumed to conform to their individual circumstances or stage in life. Housing planners must also recognize that these individuals likely also want to retain their connection to their families as well as their peer groups. In essence, what is commonly viewed by others outside of the residence as an overcrowded home may actually be viewed by its occupants as a home that simply requires a different layout or the addition of bedrooms. A home purchaser may not simply be buying the home to satisfy their immediate individual needs, but for their family and future generations as well. As noted above, an explanation of the ratio of unit size to cost may also adjust homebuyer expectations and ultimately change the responses they provided in this survey.

The harsh realities of limited housing supply, ageing housing stock comprised of a high percentage of mobile homes, low employment rates, and existing and emerging land, water and infrastructure constraints argues heavily in favor of more condensed planned developments, such as CRHA’s Badger Park community. The longstanding building moratorium throughout the reservation related to the limitations of existing water lines, for example, has served as an impetus for developing denser subdivisions in the Eagle Butte area but the valuable development lessons learned from these projects, which were born in large part out of a need to maximize limited near-term water system capacity, will likely serve the Tribe well even after water line expansion is completed up to Eagle Butte and beyond. In addition, the desire to preserve cultural identity and proximity to family and *tiospaye*, while ensuring resident safety and access to vital services, also make properly planned developments and subdivisions a key tool in overcoming traditional obstacles to homeownership and large scale housing unit development. The combination of new programs and financial institutions to promote homeownership with new community planning concepts has allowed housing planners and developers to rethink both community and unit design so that they can properly bal-

ance a need for efficiency and value with a desire to reinforce cultural values and a sense of community and mutual accountability. In order to fully realize these goals, new housing financing approaches will require the involvement of and genuine compromise from tribal leadership, tribal programs, state and federal government, lenders and tribal members. The deficiencies in the existing housing market are multi-layered and will only be remedied if the solutions produce qualified applicants, willing lenders and a process for homesite leasing and development/placement that is efficient, transparent, cost-effective and fair for all of the parties involved. While leveraging of housing funding and financing is an essential tool (or skill) for tribal housing entities, including CRHA, to overcome the funding deficiencies of traditional affordable housing programs, such as NAHASDA, the ongoing development of a culture of homeownership and an ever-larger pool of qualified homeowners will likely be the lynchpin for increasing the number of homeowners in Eagle Butte and the Cheyenne River Indian Reservation and ultimately reducing the housing shortage and asset poverty of these communities.

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Section A: Instructions

Please fill out the following information: This survey is designed to collect information that will allow CRHA and others to identify issues, opportunities and barriers to homeownership. **By providing your contact information you authorize Cheyenne River Housing Authority to contact you regarding possible participation in homeownership classes and programs, as well as to verify your information if deemed necessary.**

A1. Are you interested in homeownership? **If you are not interested, please end the survey here.**

- Yes
- No, I already own a home and am satisfied with that home.
- No, I am not interested in homeownership.

A2. Mailing Address:

A3. Name:

A4. Email:

A5. Phone:

--	--	--	--	--	--	--	--	--	--	--	--

Section B: Demographics

B1. What is your age?

--	--	--	--	--	--	--	--	--	--	--	--

B2. What is your gender?

- Male
- Female

B3. Where do you currently live?

Select one

- Bear Creek
- Dupree
- Glen Cross
- Lantry
- Promise
- Swiftbird
- White Horse
- Blackfoot
- Eagle Butte
- Green Grass
- La Plante
- Red Elm
- Takini
- Bridger
- Firesteel
- Iron Lightning
- On The Tree
- Red Scaffold
- Thunder Butte
- Cherry Creek
- Glad Valley
- Isabel
- Parade
- Ridgeview
- Timber Lake



B4. Are you an enrolled member of the Cheyenne River Sioux Tribe?

Yes

No

B5. If you are not an enrolled member of the Cheyenne River Sioux Tribe, are you an enrolled member of another Tribe?

Yes

No

B6. Other Tribe Name:

B7. Are any other members of your household enrolled members of the Cheyenne River Sioux Tribe?

Yes

No

B8. What is your marital status? *Select one*

Married

Unmarried couple living together

Single (Never married, Divorced, Widowed)

Section C: Current Housing

C1. What is the total number of people staying in this housing unit? Please include all individuals who:

1. Usually live in this unit, even if they are temporarily away **2.** Persons who stay in the unit due to a lack of housing elsewhere **3.** Those individuals who stay in the unit occasionally and who would not otherwise be counted as part of another housing unit.

C2. If every individual or group in this unit who wanted to live separately was able to have their own unit, how many units would be needed? Please list the number of people who would live in each unit based on their age. If you do not need additional housing, please complete only "Unit 1" for everyone currently living with you (should equal answer to C1).

Unit # 1 (Your unit):

Elders 70+

Older Adults 55-69

Adults 18-54

Children 17 or younger

Unit # 2:

Elders 70+

Older Adults 55-69

Adults 18-54

Children 17 or younger

Unit # 3:

Elders 70+

Older Adults 55-69

Adults 18-54

Children 17 or younger

Unit # 4:

Elders 70+

Older Adults 55-69

Adults 18-54

Children 17 or younger

Unit # 5:

Elders 70+

Older Adults 55-69

Adults 18-54

Children 17 or younger



C3. What is your current housing status?
Select one

I own my own home.

I rent my home / unit.

I live with family or friends on a temporary or permanent basis.

I live in a shelter facility, motel, outdoors or in a vehicle.

C4. If you are a homeowner, which of the following programs did you use to purchase your current home?
Choose all that apply

Oti Kaga

Habitat for Humanity

Governor's Home Program

USDA Rural Development

Veterans Affairs

Housing Authority (scattered site/Mutual Help)

HUD 184

HIP

CRHA Down Payment Assistance

Financing from Local Bank

Financing from Credit Union

None

C5. If you are a homeowner, what is the land ownership status of your current home?
Select one

Tribal home site lease/lot

Allotted land

Rental lot

Own deed land/lot

Do not know

C6. Choose the type of construction that best describes your current home.
Select one

Single family detached home (traditional construction)

Modular home

Mobile home or trailer

FEMA trailer

Apartment

C7. What is the total monthly payment for the entire housing unit? Complete only one field. If the answer is "No payment", please write \$0 in the appropriate field.

Rent

Mortgage

C8. How much is your share of the monthly payment?
Select one

Pay full amount

Some amount, but not the full amount

\$0

C9. If you pay less than the full amount, how much is your share of the monthly payment?

C10. Does your share of the payment include utilities?

Yes

No



Section D: Income and Employment

D1. What is your current employment status? What is the current employment status of your spouse/partner (if applicable)?

	You	Spouse/ partner
Permanent Full time	<input type="checkbox"/>	<input type="checkbox"/>
Permanent Part time	<input type="checkbox"/>	<input type="checkbox"/>
Temporary Full time	<input type="checkbox"/>	<input type="checkbox"/>
Temporary Part time	<input type="checkbox"/>	<input type="checkbox"/>
Unemployed	<input type="checkbox"/>	<input type="checkbox"/>
Retired	<input type="checkbox"/>	<input type="checkbox"/>
Disabled	<input type="checkbox"/>	<input type="checkbox"/>
Not applicable (no spouse/partner)	<input type="checkbox"/>	<input type="checkbox"/>

D2. How long have you (and your spouse/partner, if applicable) been with your current employer?

	You	Spouse
Less than 1 year	<input type="checkbox"/>	<input type="checkbox"/>
1-2 years	<input type="checkbox"/>	<input type="checkbox"/>
3-5 years	<input type="checkbox"/>	<input type="checkbox"/>
More than 5 years	<input type="checkbox"/>	<input type="checkbox"/>
Not employed	<input type="checkbox"/>	<input type="checkbox"/>
NA (No spouse/ partner)	<input type="checkbox"/>	<input type="checkbox"/>

D3. What type of employment below best matches your (and your spouse/partner's) current employment?
Select one

	You	Spouse
Tribal Entity	<input type="checkbox"/>	<input type="checkbox"/>
Federal Government	<input type="checkbox"/>	<input type="checkbox"/>
County, State, or City Government	<input type="checkbox"/>	<input type="checkbox"/>
Own Farm or Ranch	<input type="checkbox"/>	<input type="checkbox"/>
Private Sector Employer	<input type="checkbox"/>	<input type="checkbox"/>
Non-Profit Employer	<input type="checkbox"/>	<input type="checkbox"/>
School	<input type="checkbox"/>	<input type="checkbox"/>
Self-Employed	<input type="checkbox"/>	<input type="checkbox"/>
Not Employed	<input type="checkbox"/>	<input type="checkbox"/>
NA (No Spouse/ Partner)	<input type="checkbox"/>	<input type="checkbox"/>

D4. What is the length of your commute (**one-way**)? What is your spouse's length of commute (if you do not commute together)? If you do not have a spouse/partner, please write "N/A" for "Spouse"

You	<input style="width: 80px; height: 25px;" type="text"/>
Spouse	<input style="width: 80px; height: 25px;" type="text"/>

D5. How many payroll deductions do you currently have in place per pay period?
Select one

- 0
- 1
- 2
- 3 or more
- Not employed

D6. What is the total annual income for your family? Please give your best estimate.

Include wages/SSI/Disability/VA/TANF/child support/etc for you and your spouse/partner, if applicable



D7. What are your family's total monthly expenses? Please give your best estimate.
Include rent, utilities, groceries, debt payment, and any other monthly bill or payment.

--	--	--	--	--

D8. What is your family's total combined debt? Please give your best estimate.
Include home mortgages, lines of credit, personal loans, employer loans, credit cards, auto and student loans, and any other debt

--	--	--	--	--

D9. Looking ahead one year, how do you expect your personal financial situation to change?
Select one

I expect it to significantly improve

I expect it to slightly improve

I expect it to stay about the same

I expect it to get somewhat worse

I expect it to get much worse

Don't know

Section E: Retirement

E1. Which of the following best describes your retirement plan or account?
Select one

Employer sponsored plan

Individual plan

Other

None

E2. When do you plan on retiring?
Select one

Within 1 year

Within 2-5 years

Within 5-10 years

Over 10 years

E3. Are you interested in receiving information and help on planning for retirement?

Yes

No

E4. What is your anticipated annual retirement income, including any spousal retirement income? If you don't know, write an "X" in the "Don't know" category for each section.

Retirement Plan:

You

--	--	--	--	--

Spouse/Partner

--	--	--	--	--

Don't know

--	--	--	--	--

Social Security:

You

--	--	--	--	--

Spouse/Partner

--	--	--	--	--

Don't know

--	--	--	--	--

Veterans Pension:

You

--	--	--	--	--

Spouse/Partner

--	--	--	--	--

Don't know

--	--	--	--	--

Other:

You

--	--	--	--	--

Spouse/Partner

--	--	--	--	--

Don't know

--	--	--	--	--

Section F: Veteran Status

F1. Have you ever served on active duty in the U.S. Armed Forces?

Yes

No

F2. If yes, do you know about the VA Native American Direct Loan Program?

Yes

No



Section G: Homeownership

G1. If you were to buy a new home, how many people in your family would live in this new home together?

Adults

Children 17 years or younger

G2. Have you tried to purchase a home?

Yes

No

G3. If yes, which option best describes the result?

Select one

I bought a home.

I did not buy a house because I could not find one I wanted to buy.

I did not buy a house because I could not get a loan/financing.

I did not buy a house because I did not have enough down payment money.

I did not buy a house because I could not get the land to build it on.

I did not buy a house because the infrastructure costs (roads, water, sewer, electricity) were too expensive.

I did not buy a house because the lot did not have access to infrastructure (roads, water, sewer, electricity).

Other

G4. How easy do you think it is to find affordable, quality housing to buy on the Cheyenne River Reservation?

Select one

Very Easy

Somewhat Easy

Somewhat Challenging

Very Challenging

G5. If you needed to rent a home today, how many choices do you think would be available to you?

None

1-5

6-10

More than 10

G6. Which of the following best describes why you chose to move into your current home?

Select one

Location of unit

Quality of unit

Affordable rent

Size of unit

Only choice I had

G7. Why are you interested in homeownership?

Select one

Good investment

Stability

Freedom to build/change/improve home without landlord approval

Better location

Better house

Other

Other

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

G8. In general, what do you think about buying a house in the next year?

Select one

I think it is a great time for me to buy a house

I think it is a good time for me to buy a house

I think it is a somewhat bad time for me to buy a house

I think it is a very bad time for me to buy a house

Don't know



G9. If you don't think it is a good time to buy a house within the next year, when do you think it would be a good time to buy a house?

Select one

- 1-2 years
- 2-3 years
- 3-5 years
- Over 5 years
- Never

G10. What are the biggest barriers you see to owning your own home?

Please choose your top 5

- Saving enough for a down payment and closing costs
- Poor credit history
- Low credit score
- High existing debts
- Not enough income/Ability to make monthly loan payments
- Costs/time for maintenance and repairs
- Lack of understanding of maintenance and repairs
- Lack of information and understanding about the home buying process
- Lack of available housing
- Lack of builders/ contractors
- Inability to get a land lease/lot in desired location
- Lack of infrastructure (roads, water, sewer, electricity)
- Cost of infrastructure (roads, water, sewer, electricity)
- Lack of access to a bank or other financial institution
- Other

Other

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Section H: Home Preferences

H1. Which of the following type of home would you prefer to buy?

Select one

- Single-family home traditional construction
- Single-family home modular construction
- Mobile home
- Duplex/ Townhouse

H2. How many bedrooms would you like to have in your new home?

--	--

H3. How many bathrooms would you like to have in your new home?

--	--



Section I: Badger Park

H4. Rate how important each home feature is to you. **1=Not Important 2=Somewhat Important 3=Important 4=Extremely Important**

	1	2	3	4
Storm shelter	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Central air conditioning	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Basement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Two-story home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yard with sod	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Yard with alternative landscaping	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Storage shed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Garage	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Carport	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Washer and dryer	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Alternative energy sources (wood stove, solar panels)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Multigenerational design	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Note: Multigenerational house plans accommodate different generations under the same roof. Plans often create privacy by dividing bedrooms into separate wings or areas. The kitchen, dining room and other communal areas are generally shared.

H5. Do you need a home that has handicap accessible features (ramp, grab bars, wide hallways, etc)?

Yes

No

I1. Badger Park is a new housing subdivision being developed by the Cheyenne River Housing Authority. It is located on Tower Road in Eagle Butte and contains over 100 lots. The community will include a variety of housing types and there are lots that have been identified for individual homeownership. CRHA has completed the infrastructure work and the target date for occupancy is Spring 2017. The lot sizes in Badger Park are 125' W x 150' D, which is larger than the average lot in town.

Would you be interested in purchasing a home in the new Badger Park subdivision?

Yes

No

I2. If not, please explain where you would like to buy a house and why.

I3. Which of the following would most likely motivate you to purchase a house located in Badger Park?

Please choose your top 3

- Lots available to build a home
- Flexible home plans
- Ability to design home (exterior and interior)
- Lower infrastructure/ utility hook-up costs
- Streets, sidewalks and street lights
- Close to work
- Close to health care facility
- Close to grocery store/ shopping
- Financial benefit of owning own home
- Safe home and community



Section J: Homebuyer Ed/Credit

J1. In preparation for homeownership, please rate the following needs as they apply to your household.

	High Need	Some Need	No Need
Financial Coaching (How to manage money or credit repair)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home loan (Mortgage, Down Payment Assistance, Closing Costs)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Homeownership Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home maintenance and repairs classes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

J2. Which of the following forms of personal finance do you have (and your spouse/partner, if applicable)?

Select all that apply

	You	Spouse
Checking Account	<input type="checkbox"/>	<input type="checkbox"/>
Savings Account	<input type="checkbox"/>	<input type="checkbox"/>
Credit Card	<input type="checkbox"/>	<input type="checkbox"/>
Debit Card	<input type="checkbox"/>	<input type="checkbox"/>

J3. How would you rate your credit score? And, if applicable, your spouse/partner's credit score?

Select one

	You	Spouse
Excellent	<input type="checkbox"/>	<input type="checkbox"/>
Good	<input type="checkbox"/>	<input type="checkbox"/>
Fair	<input type="checkbox"/>	<input type="checkbox"/>
Poor	<input type="checkbox"/>	<input type="checkbox"/>
Don't know	<input type="checkbox"/>	<input type="checkbox"/>

J4. Have you taken out a loan from a bank/financial institution within the last 5 years? If yes, please answer whether or not it was reported to the credit bureau. If you don't know, please check "Yes - I don't know if it was reported." If no, please check no.

Select all loans that apply

	Yes - it was reported	Yes - it was not reported	Yes - I don't know if it was reported	No
Home loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Car Title loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Payday loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Line of Credit	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tribal loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Four Bands Credit Rebuilder loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

J5. Have you defaulted on any loan in the last 5 years?

Yes

No

J6. How difficult do you think it would be for you to get a home mortgage today?

Select one

Very difficult

Somewhat difficult

Somewhat easy

Very easy

Don't know

J7. How much do you think you can afford each month for a home mortgage payment?

--	--	--	--	--



J8. What would be a reasonable interest rate for a home loan?

Select one

0-2%

3-5%

6-9%

10-15%

Don't know

Thank you for your participation.

APPENDIX B: SURVEY RESULTS

Appendix B Table 1.

CURRENT HOUSING STATUS

	Number	Percent
Homeowner	49	16%
Renter	169	55%
Doubled-Up	72	24%
Homeless	10	3%
NA	5	2%

Appendix B Table 2.

TYPE OF CURRENT HOME

	Number	Percent
One-Family House, unattached	144	47%
Modular Home	32	10%
Mobile Home or Trailer	47	15%
FEMA Trailer	10	3%
Apartment	35	11%
NA	37	12%

Appendix B Table 3.

SHARE OF RENT

	Number	Percent
Pay full amount	148	49%
Pay some but not all	58	19%
\$0	73	24%
NA	26	9%

Appendix B Table 4.

AMOUNT OF RENT SHARE

	Number
Mean	\$185.39
Median	\$184.17
Range	\$25-\$496
NA	255

Appendix B Table 5.
MONTHLY EXPENSES

	Number Without Outliers	Number With Outliers
Mean	\$1,010	\$1,502
Median	\$814	\$847
Range	\$0-\$4500	\$0-\$70000
NA	41	41

Appendix B Table 6.
TOTAL RENT OR MORTGAGE PAYMENT (MONTHLY)

	Number
Mean	\$230.10
Median	\$200.00
Range	\$0-\$1200
NA	64

Appendix B Table 7.
TOTAL NUMBER OF PEOPLE IN CURRENT UNIT

	Number	Percent
0	2	1%
1	14	5%
2	32	10%
3	44	14%
4	46	15%
5	58	19%
6	34	11%
7	23	8%
8	7	2%
9	9	3%
10	2	1%
11	4	1%
12	5	2%
13	2	1%
14	1	0%
15	0	0%
16	0	0%
17	0	0%
18	1	0%
NA	21	7%

Appendix B Table 8.**PRIOR ATTEMPTS TO BUY A HOME**

	Number	Percent
Yes, attempted	67	22%
Never attempted	202	66%
NA	36	12%

Appendix B Table 9.**RESULT OF PRIOR PURCHASE ATTEMPT**

	Number	Percent
Bought a home	27	40%
Couldn't find home I wanted to buy	3	4%
Couldn't get loan/financing	18	27%
Didn't have enough for down payment	3	4%
Couldn't get the land to build on	1	1%
Lot infrastructure costs too expensive	2	3%
Lot didn't have access to infrastructure	1	1%
Other	12	18%

Appendix B Table 10.**BARRIERS TO HOME OWNERSHIP (*COULD CHOOSE UP TO 5)**

	Number	Percent
Saving enough for down payment and closing costs	146	48%
Poor credit history	129	42%
Low credit score	110	36%
High existing debts	61	20%
Not enough income/Ability to make monthly payments	88	29%
Cost/time for maintenance and repairs	23	8%
Lack of understanding of maintenance and repairs	19	6%
Lack of information about the home buying process	81	27%
Lack of available housing	143	47%
Lack of builders/contractors	30	10%
Inability to get land lease/lot in desired location	50	16%

	Number	Percent
Lack of infrastructure	67	22%
Cost of infrastructure	54	18%
Lack of access to a bank/other financial institution	44	14%
Other	4	1%

Appendix B Table 11.**CHOICE AVAILABLE FOR IMMEDIATE RENT (PERCEPTION)**

	Number	Percent
None	205	67%
1-5 units	54	18%
6-10 units	3	1%
More than 10 units	3	1%
NA	40	13%

Appendix B Table 12.**EASE OF FINDING AFFORDABLE AND QUALITY HOUSING TO PURCHASE (ON CHEYENNE RIVER RESERVATION)**

	Number	Percent
Very Easy	2	1%
Somewhat Easy	6	2%
Somewhat Challenging	48	16%
Very Challenging	211	69%
NA	38	12%

Appendix B Table 13.**NUMBER OF NEW UNITS NEEDED**

	Number	Percent
At least 1 unit	287	67%
At least 2 units	86	18%
At least 3 units	51	1%
At least 4 units	21	1%
At least 5 units	7	13%
Total:	251 new units	

Appendix B Table 14.

REASON INTERESTED IN HOME OWNERSHIP

	Number	Percent
Good investment	41	13%
Stability	102	33%
Freedom to build/change/improve home	41	13%
Better location	18	6%
Better house	49	16%
Other	23	8%
NA	31	10%

Appendix B Table 15.

READINESS TO BUY A HOME

	Number	Percent
Great time for me to buy	82	27%
Good time	84	28%
Somewhat bad time	29	10%
Very bad time	6	2%
Don't know	71	23%
NA	33	11%

Appendix B Table 16.

INTERESTED IN PURCHASING HOME IN BADGER PARK

	Number	Percent
Yes	193	63%
No	74	24%
NA	38	12%

Appendix B Table 17.

MOTIVATION TO PURCHASE IN BADGER PARK (COULD PICK UP TO 3)

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Available lots to build on	53	27%	11	15%
Flexible home plans	70	36%	9	12%
Ability to design home	52	27%	14	19%
Lower infrastructure costs	24	12%	5	7%
Streets, sidewalks, and street lights	32	17%	3	4%
Close to work	50	26%	18	24%
Close to health care facility	39	20%	14	19%

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Close to grocery store/shopping	31	16%	13	18%
Financial benefit of owning own home	90	47%	13	18%
Safe home and community	66	34%	13	18%

Appendix B Table 18.

AGE (OVER 60, APPROACHING RETIREMENT)

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
60+	24	12%	11	15%

Appendix B Table 19a.

INTERESTED IN BADGER PARK BY GENDER

	Interested in Badger Park	
	Total	Percent
Women	130	67%
Men	58	30%

Appendix B Table 19b.

NOT INTERESTED IN BADGER PARK BY GENDER

	Interested in Badger Park	
	Total	Percent
Women	54	73%
Men	20	27%

Appendix B Table 20.

ENROLLMENT

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
CRST member	181	94%	69	93%
Not a member	11	6%	5	7%
NA	1	1%	0	0%

Appendix B Table 21.
MARITAL STATUS

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Married	54	28%	19	26%
Unmarried, living together	33	17%	8	11%
Single (Never married, divorced, widowed)	104	54%	44	59%
NA	2	1%	3	4%

Appendix B Table 22.
VETERAN STATUS

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Yes a veteran	18	9%	4	5%
Not a veteran	153	79%	65	88%
NA	22	11%	5	7%

Appendix B Table 23.
JOB STATUS

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Permanent FT	111	58%	47	64%
Permanent PT	7	4%	2	3%
Temporary FT	14	7%	3	4%
Temporary PT	5	3%	1	1%
Unemployed	29	15%	6	8%
Retired	6	3%	2	3%
Disabled	8	4%	8	11%
NA	13	7%	5	7%

Appendix B Table 24.
TYPE OF EMPLOYER

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Tribal entity	16	8%	6	8%
Federal government	53	27%	21	28%
Other government	29	15%	11	15%
Own farm or ranch	5	3%	1	1%
Private sector employer	0	0%	0	0%

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Non-profit employer	8	4%	3	4%
School	20	10%	7	9%
Self-employed	29	15%	14	19%
Not employed	6	3%	0	0%
NA	27	14%	11	15%

Appendix B Table 25.
LENGTH OF COMMUTE

	Interested in Badger Park	Not Interested in Badger Park
Mean	17.25	18
Median	2	10
Range	0 to 312	0 to 79
NA	65	25
Very large outlier in Yes BP group (312)		
Without Outlier:		
Mean	15	
Median	2	
Range	0 to 100	
NA	66	

Appendix B Table 26.
TOTAL ANNUAL INCOME

	Interested in Badger Park	Not Interested in Badger Park
Mean	54,350	699,999
Median	29,880	27040
Range	0 to 4000000	0 to 45,000,650
NA	25	7
*WITHOUT 4,000,000 outlier:		*WITHOUT 45,000,650 outlier:
Mean	30,730	27,010
Median	29770	28,640
Range	0 to 125,000	0 to 85,000
NA	26	8

Appendix B Table 27.
FAMILY'S TOTAL DEBT

	Interested in Badger Park	Not Interested in Badger Park
Mean	17,760	9,849
Median	800	2,800
Range	0 to 400,000	0 to 55,000
NA	88	37

Appendix B Table 28.
ANTICIPATED TIME UNTIL RETIREMENT

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Within 1 year	2	1%	2	3%
Within 2-5 years	6	3%	4	5%
Within 5-10 years	13	7%	7	9%
Over 10 years	110	57%	43	58%
NA	62	32%	18	24%

Appendix B Table 29.
NEED FOR HANDICAP ACCESSIBLE HOME

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Yes	51	26%	34	46%
No	135	70%	38	51%
NA	7	4%	2	3%

Appendix B Table 30.
TOTAL NUMBER OF PEOPLE IN NEW HOUSE

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Mean	4.6		5.2	
Median	5		5	
Range	0 to 12		0 to 18	
NA	12		6	

Appendix B Table 31.**REASON FOR CHOOSING CURRENT HOME**

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Location of unit	22	11%	11	15%
Quality of unit	6	3%	1	1%
Affordable rent	17	9%	5	7%
Size of unit	117	61%	46	62%
Only choice I had	10	5%	5	7%
NA	21	11%	6	8%

Appendix B Table 32.**DESIRED NUMBER OF BEDROOMS IN NEW UNIT**

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
1	2	1%	1	1%
2	20	10%	7	9%
3	63	33%	29	39%
4	87	45%	30	41%
5	18	9%	6	8%
6	3	2%	0	0%
NA	0	0%	1	1%

Appendix B Table 33.**DESIRED NUMBER OF BATHROOMS IN NEW UNIT**

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
1	22	11%	6	8%
1.5	1	1%	2	3%
2	150	78%	58	78%
2.5	6	3%	2	3%
3	10	5%	4	5%
3.5	1	1%	0	0%
4	3	2%	1	1%
NA	0	0%	1	1%

Appendix B Table 34.

PREFERRED TYPE OF CONSTRUCTION FOR NEW UNIT

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Single-family home traditional construction	120	62%	46	62%
Single-family home modular construction	38	20%	11	15%
Mobile home	19	10%	7	9%
Duplex/townhouse	12	6%	6	8%
NA	4	2%	4	5%

Appendix B Table 35.

MOTIVATIONS TO PURCHASE IN BADGER PARK (COULD CHOOSE UP TO 3)

	Interested in Badger Park		Not Interested in Badger Park	
	Number	Percent	Number	Percent
Lots available to build	53	27%	11	15%
Flexible home plans	70	36%	9	12%
Ability to design home (exterior and interior)	52	27%	14	19%
Lower infrastructure/utility hook-up costs	24	12%	5	7%
Streets, sidewalks and streetlights	32	17%	3	4%
Close to work	50	26%	18	24%
Close to health care facility	39	20%	14	19%
Close to grocery store/shopping	31	16%	13	18%
Financial benefit of owning home	90	47%	13	18%
Safe home and community	66	34%	13	18%

Appendix B Table 36.

AVERAGE ANNUAL FAMILY INCOME BY AGE

Age Group	Average Annual Family Income
18-30	\$23,803.76
31-45	\$36,562.35
46-60	\$76,706.85
Over 60	\$24,213.79

Appendix B Table 37.

AVERAGE ANNUAL FAMILY INCOME BY AGE

	Interested in Bader Park	Not Interested in Badger Park
Average Monthly Rent Payment	\$243	\$191.40
Average Monthly Mortgage Payment	\$ 164.50	*

*No respondents not interested in Badger Park indicated that they are paying a monthly mortgage payment.

Appendix B Table 38.

PERCEIVED EASE OF GETTING MORTGAGE BY CREDIT RATING

Credit Rating	Ease of Obtaining Mortgage	Percent (out of credit rating)
Excellent Credit	7	50%
Good Credit	10	24%
Fair Credit	6	7%
Poor Credit	1	1%
Don't Know	2	4%

Appendix B Table 39.

AVERAGE MONTHLY MORTGAGE PAYMENT RESPONDENTS CAN AFFORD

	Interested in Badger Park	Not Interested in Badger Park
Average Affordable Monthly Mortgage Payment	\$372.10	\$365.50

Appendix B Table 40.

AVERAGE ANNUAL FAMILY INCOME

	Interested in Badger Park	Not Interested in Badger Park
Average Annual Family Income	\$30,730	\$28,640

Appendix B Table 41.

AVERAGE NUMBER OF BEDROOMS DESIRED (ROUNDED TO NEAREST TOTAL)

	Interested in Badger Park	Not Interested in Badger Park
Average Number of Bedrooms Desired (rounded to nearest total)	4	3

APPENDIX C: INTERVIEW PARTICIPANTS

Departmental Interviews	Program
Paul Hollow Horn	Oti Kaga, Executive Director
Bill Picotte	Tribal Supply
Eagle Thunder Hawk	TECRO
Marc Benoist	CRST Office of Economic Development and Planning
Greg Bourland	BIA Superintendent
Tribal Chairman (12 yrs)	St. Francis Mission (Former Chairman)
Lakota Mowrer, Galen Means	Four Bands
Eileen Briggs	Tribal Ventures
Leo Earp Fischer	Tri County Water
Remi Bald Eagle	CRST Intergovernmental Affairs Coordinator
Kim Traversie-Colliflower	TECA
Clint	Ziebach County Assessor's Office
Fred Vogel	Good River Business Solutions
Sharon Vogel, Kimberly Claymore, Michelle Wolf and Terry Pearman	CRHA
Recent and Potential Home Owners	
Paul Hollow Horn	
Greg Bourland	
Ashley Elk Nation	
Corey Schad	

APPENDIX D: 2010-2014 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES

A1

AMERICAN INDIAN AND ALASKA NATIVE POPULATION IN THE UNITED STATES, SOUTH DAKOTA, AND THE CHEYENNE RIVER RESERVATION

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent of population	Estimated Total	Percent of population	Estimated Total	Percent of Population
Total:	314,107,084		834,708		8,334	
American Indian and Alaska Native alone	2,565,520	1%	72,016	9%	6,290	75%
American Indian and Alaska Native alone or in combination with some other race	5,235,224	2%	85,742	10%	6,428	77%

A2

SELECT AGE CATEGORIES PERCENTAGE BREAKDOWN FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota			Cheyenne River Reservation		
	Total	Male	Female	Total	Male	Female
5 to 14 years	14%	14%	13%	20%	20%	20%
15 to 17 years	4%	4%	4%	6%	6%	5%
18 to 24 years	10%	10%	10%	10%	10%	10%
15 to 44 years	39%	40%	37%	39%	39%	38%
16 years and over	78%	77%	79%	67%	67%	68%
18 years and over	75%	75%	76%	64%	64%	64%
60 years and over	21%	19%	22%	12%	12%	13%
62 years and over	18%	16%	20%	11%	10%	11%
65 years and over	15%	13%	16%	9%	8%	9%
75 years and over	7%	6%	9%	4%	4%	4%
Median Age	36.8	35.6	38.2	27.2	27.1	28.7

A3

MARRIED FAMILY, SINGLE FAMILY AND NON-FAMILY HOUSEHOLDS

	United States	South Dakota	Cheyenne River
Percent Households with married-couple family	48%	50%	38%
Number of households	56,270,862	164,518	927
Percent Households with single family	20,687,202	14%	26%
Number of households	18%	46277	642
Percent Nonfamily Households	34%	36%	28%
Number of households	39,253,028	116,306	693
Total Households	116,211,092	327,101	2,462
Average family size (rounded up)	3	3	4
Total Families	76,958,064	210,795	1,769

A4

EDUCATIONAL ATTAINMENT IN THE UNITED STATES, SOUTH DAKOTA, AND THE CHEYENNE RIVER RESERVATION (PERCENT) FOR POPULATION 25 YEARS AND HIGHER

	United States	South Dakota	Cheyenne River
Less than high school graduate	14%	9%	16%
High school graduate (includes equivalency)	28%	32%	37%
Some college or associate's degree	29%	33%	23%
Bachelor's degree or greater	29%	27%	14%

A5

PROPORTION OF AI/AN POVERTY

	United States			South Dakota			Cheyenne River		
	Total Impoverished	Estimated AI/AN in poverty	Percent of impoverished that is AI/AN only	Total	Estimated AI/AN in poverty	Percent	Total Impoverished	Estimated AI/AN in poverty	Percent of impoverished that is AI/AN only
Total people with income below poverty level:	47,755,606	714053	1%	114,444	32761	29%	2840	2,670	94%
Male	21,461,752	331640	2%	61,416	15451	25%	1,390	1,324	95%
0 to 17 years	8084329	132035	2%	19,417	7562	39%	618	606	98%
18 to 65 years	12054505	184816	2%	29217	7440	25%	716	684	96%
65+ years	1322918	14789	1%	4394	449	10%	56	34	61%
Female:	26,293,854	382413	1%	61416	17310	28%	1450	1346	93%
0 to 17 years	116,972,964	126000	0%	17730	7250	41%	610	586	96%

	United States			South Dakota			Cheyenne River		
	Total Impoverished	Estimated AI/AN in poverty	Percent of impoverished that is AI/AN only	Total	Estimated AI/AN in poverty	Percent	Total Impoverished	Estimated AI/AN in poverty	Percent of impoverished that is AI/AN only
18-65 years	15867487	246548	2%	35638	9430	26%	757	700	92%
65+ years	131347990	23759	0%	8048	630	8%	83	60	72%
Total Median Household Income	\$53,482			\$50,338			33,207		
Median Income for AI/AN Alone	\$37,170			\$25,438			25,068		

A12
PERCENTAGE OF AI/AN POPULATION THAT IS LIVING BELOW THE POVERTY LEVEL FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimated total AI/AN in Poverty	Percentage of AI/AN Alone in poverty	Estimated total AI/AN in Poverty	Percentage of AI/AN Alone in poverty
Total AI/AN Alone	67650		6,290	
Income below poverty level:	32761	48%	2,670	
Male:	15451	23%	1,324	
0 to 17 years	7562	11%	606	
18 to 65 years	7440	11%	684	
65+ years	449	1%	34	
Female:	17310	26%	1346	
0 to 17 years	7250	11%	586	
18-65 years	9430	14%	700	
65+ years	630	1%	60	

A11
INCOME IN THE PAST 12 MONTHS (ADJUSTED FOR INFLATION) FOR SOUTH DAKOTA AND CHEYENNE RIVER RESERVATION

	South Dakota		Cheyenne River Reservation and Off-Reservation Trust Land, SD	
	Estimate	Percent Total	Estimate	Percent total
Total:	327,101		2,462	
\$10,000 to \$19,999	56,457	17%	803	33%
\$20,000 to \$29,999	36,878	11%	323	13%
\$30,000 to \$39,999	37,219	11%	235	10%
\$40,000 to \$49,999	31,929	10%	232	9%
\$50,000 to \$74,999	63,866	20%	372	15%
\$75,000 to \$99,999	44,583	14%	216	9%

South Dakota

Cheyenne River Reservation and Off-Reservation Trust Land, SD

	Estimate	Percent Total	Estimate	Percent total
\$100,000 to \$149,999	36,693	11%	209	8%
\$150,000 to \$199,999	9,544	3%	45	2%
\$200,000 or more	9,932	3%	27	1%

A6

EMPLOYMENT STATUS IN SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River		
	Estimated total	Percent	Percent	Estimated total	Percent
Population 16 years and over	651,429			5599	
In labor force	450,131	69.10%	69%	3763	67%
Employed	425,816	65.40%	65%	2813	50%
Unemployed	21,364	3.30%	3%	950	17%
Armed Forces	2,951	0.50%	1%	0	0%
Not in labor force	201,298	30.90%	31%	1836	33%

A7

COMMUTING PATTERNS IN SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent
Number of workers 16 years and over	420,700		2,743	
Car, truck, or van -- drove alone	331,547	79%	1,812	66%
Car, truck, or van -- carpooled	40,051	10%	260	10%
Public transportation (excluding taxicab)	2,107	1%	27	1%
Walked	17,385	4%	184	7%
Other means	6,638	2%	37	1%
Worked at home	22,972	6%	423	15%
Mean travel time to work (minutes)	16.9		16	

A8

INDUSTRY EMPLOYERS FOR SOUTH DAKOTA AND CHEYENNE RIVER

Industry	South Dakota		Cheyenne River	
	Estimated Total	Percent	Total	Percent
Civilian employed population 16 years and over	425,816	425,816	2,813	2,813
Agriculture, forestry, fishing and hunting, and mining	30,330	7%	475	17%
Construction	27,615	7%	191	7%
Manufacturing	41,144	10%	30	1%
Wholesale trade	12,611	3%	25	1%
Retail trade	48,363	11%	169	6%
Transportation and warehousing, and utilities	17,583	4%	102	4%
Information	7,391	2%	32	1%
Finance and insurance, and real estate and rental and leasing	31,314	7%	169	6%
Professional, scientific, and management, and administrative and waste management services	25,062	6%	62	2%
Educational services, and health care and social assistance	103,357	24%	914	33%
Arts, entertainment, and recreation, and accommodation and food services	39,790	9%	136	5%
Other services, except public administration	19,078	5%	58	2%
Public administration	22,178	5%	450	16%

A9

CLASS OF WORKER PERCENTAGE BREAKDOWN FOR SOUTH DAKOTA AND CHEYENNE RIVER

Class of Worker	South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent
Private wage and salary workers	321,107	75%	1,038	37%
Government workers	68,027	16%	1,361	48%
Self-employed in own not incorporated business workers	35,626	8%	393	14%
Unpaid family workers	1,056	0%	21	1%

A10

INSURED AND UNINSURED TOTALS FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent
Total noninstitutionalized population	816,989		8,287	
With health insurance coverage	724,497	89%	5,608	68%
With private health insurance	592,455	73%	2,477	30%
With public coverage	238,661	29%	3,498	42%
No health insurance coverage	92,492	11%	2,679	32%
Population under age of 18 without health insurance coverage	13,183	6%	658	22%

B1

YEAR HOUSEHOLDER MOVED INTO CURRENT HOUSING UNIT FOR UNITED STATES, SOUTH DAKOTA, AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total Households	Percent	Estimated Total Households	Percent	Estimated Total Households	Percent
Owner occupied:	74,787,460		222,589		1,399	
Moved in 2010 or later	8,178,450	11%	29,264	13%	103	7%
Moved in 2000 to 2009	31,376,160	42%	94,465	42%	458	33%
Moved in 1990 to 1999	16,735,934	22%	47,238	21%	424	30%
Moved in 1980 to 1989	8,371,510	11%	23,220	10%	171	12%
Moved in 1970 to 1979	5,679,771	8%	16,002	7%	143	10%
Moved in 1969 or earlier	4,445,635	6%	12,400	6%	100	7%
Renter occupied:	41,423,632		104,512		1,063	
Moved in 2010 or later	20,888,380	50%	53,862	52%	308	29%
Moved in 2000 to 2009	16,414,573	40%	39,872	38%	579	54%
Moved in 1990 to 1999	2,542,498	6%	6,478	6%	133	13%

	United States		South Dakota		Cheyenne River	
	Estimated Total House-holds	Percent	Estimated Total House-holds	Percent	Estimated Total House-holds	Percent
Moved in 1980 to 1989	845,531	2%	2,329	2%	26	2%
Moved in 1970 to 1979	426,533	1%	968	1%	7	1%
Moved in 1969 or earlier	306,117	1%	1,003	1%	10	1%

B2
GEOGRAPHIC MOBILITY FOR UNITED STATES, SOUTH DAKOTA AND CHEYENNE RIVER RESERVATION

	United States		South Dakota		Cheyenne River	
	Total	Percent	Total	Percent	Total	Percent
Population 1 year and over that moved within past year	46,868,173	15%	134,232	16%	645	8%
AGE						
1 to 4 years	3,331,636	21%	9,236	19%	76	11%
5 to 17 years	7,263,533	14%	19,365	13%	121	6%
18 to 24 years	9,632,175	31%	37,170	44%	93	11%
25 to 34 years	10,619,856	25%	27,266	25%	168	16%
35 to 44 years	5,904,841	15%	13,539	14%	46	5%
45 to 54 years	4,336,322	10%	10,858	10%	61	6%
55 to 64 years	2,856,160	7%	7,960	8%	77	11%
65 to 74 years	1,367,657	6%	3,385	5%	12	3%
75 years and over	1,304,510	7%	5,369	9%	1	0%
Median Age	37.9		37.4		28.9	
Median Age of those who moved	27.6		25.3		25.5	
AI/AN only moved within past year	427,560	17%	13,670	19%	559	9%

B3
HOUSING TENURE FOR US, SOUTH DAKOTA, AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total housing units	132,741,033		369,186		2,979	
Occupied housing units	116,211,092	88%	327,101	89%	2,462	83%

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Vacant housing units	16,529,941	13%	42,085	11%	517	17%
Owner-occupied	74,787,460	64%	222,589	68%	1,399	47%
Renter-occupied	41,423,632	36%	104,512	32%	1,063	36%

B4
TOTAL POPULATION IN OCCUPIED HOUSING UNITS BY TENURE FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimate	Percent	Estimate	Percent
Total:	800,706		8,270	
Owner occupied	565,577	71%	4,422	53%
Renter occupied	235,129	29%	3,848	47%

B12
HOUSING OCCUPANCY SUMMARY FOR UNITED STATES, SOUTH DAKOTA AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total housing units	132,741,033	132,741,033	369,186	369,186	2,979	
Occupied housing units	116,211,092	87.50%	327,101	88.60%	2,462	82.60%
Vacant housing units	16,529,941	12.50%	42,085	11.40%	517	17.40%
Homeowner vacancy rate	2.1		1.7		0.6	
Rental vacancy rate	6.9		5.9		5.9	

B5
AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS FOR UNITED STATES, SOUTH DAKOTA AND CHEYENNE RIVER

	United States	South Dakota	Cheyenne River
	Estimated Total	Estimated Total	
Total Average	2.63	2.45	3.36
Owner occupied	2.7	2.54	3.16
Renter occupied	2.52	2.25	3.62

B6

NUMBER OF ROOMS AND MEDIAN NUMBER OF ROOMS FOR UNITED STATES, SOUTH DAKOTA, AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percentage	Estimated Total	Percentage	Estimated Total	Percentage
Total:	132,741,033		369,186		2,979	
1 room	2,592,537	2%	4,945	1%	43	1%
2 rooms	3,296,927	2%	9,674	3%	59	2%
3 rooms	12,118,439	9%	30,191	8%	227	8%
4 rooms	22,035,203	17%	60,503	16%	530	18%
5 rooms	27,098,008	20%	64,862	18%	1000	34%
6 rooms	23,977,269	18%	54,778	15%	580	19%
7 rooms	16,292,098	12%	45,915	12%	270	9%
8 rooms	11,253,941	8%	39,647	11%	144	5%
9 or more rooms	14,076,611	11%	58,671	16%	126	4%
Median number of rooms	5.5		5.8		5.1	

B7

NUMBER OF BEDROOMS IN HOUSING UNITS FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimated Total	Percentage	Estimated Total	Percentage
Total:	369,186		2,979	
No bedroom	5,516	1%	43	1%
1 bedroom	35,829	10%	229	8%
2 bedrooms	103,675	28%	725	24%
3 bedrooms	125,842	34%	1270	43%
4 bedrooms	71,526	19%	565	19%
5 or more bedrooms	26,798	7%	147	5%

B8

NUMBER OF OCCUPANTS PER ROOM FOR UNITED STATES, SOUTH DAKOTA AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
Total:	116,211,092		327,101		2,462	
Owner occupied:	74,787,460		222,589		1,399	
0.50 or less occupants per room	57,761,974	77%	181,040	81%	881	63%
0.51 to 1.00 occupants per room	15,740,962	21%	38,994	18%	434	49%

	United States		South Dakota		Cheyenne River	
	Estimate	Percentage	Estimate	Percentage	Estimate	Percentage
1.01 to 1.50 occupants per room	996,979	1%	2,036	1%	58	13%
1.51 to 2.00 occupants per room	207,650	0%	426	0%	26	45%
2.01 or more occupants per room	79,895	0%	93	0%	0	0%
Renter occupied:	41,423,632		104,512		1,063	
0.50 or less occupants per room	24,464,339	59%	71,048	68%	496	47%
0.51 to 1.00 occupants per room	14,391,107	35%	28,409	27%	379	36%
1.01 to 1.50 occupants per room	1,703,953	4%	3,266	3%	134	13%
1.51 to 2.00 occupants per room	635,740	2%	1,301	1%	54	5%
2.01 or more occupants per room	228,493	1%	488	0%	0	0%

B9

TYPES OF HOUSING UNITS IN UNITED STATES, SOUTH DAKOTA AND CHEYENNE RIVER

	United States			South Dakota		Cheyenne River	
	Estimated Total	Margin of Error	Percent	Estimated Total	Percent	Estimated Total	Percent
Total:	132,741,033	+/-9,144		369,186		2,979	
1, detached	81,840,073	+/-105,470	62%	254,849	69%	2,014	68%
1, attached	7,725,793	+/-22,020	6%	12,157	3%	73	2%
2	4,976,158	+/-29,713	4%	6,509	2%	52	2%
3 or 4	5,880,728	+/-21,612	4%	12,628	3%	50	2%
5 to 9	6,341,597	+/-29,956	5%	13,892	4%	44	1%
10 to 19	5,950,183	+/-29,526	4%	14,569	4%	54	2%
20 to 49	4,732,441	+/-16,604	4%	13,935	4%	85	3%
50 or more	6,678,112	+/-19,925	5%	7,943	2%	0	0%
Mobile home	8,506,996	+/-34,964	6%	32,597	9%	607	20%

B10

MOBILE HOME RENTAL AND OWNERSHIP IN SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota	Cheyenne River
Total Units Built 2000 or later:	3,647	87
Owner-Occupied	3,116	68
Renter-Occupied	531	19
Percent Ownership	85%	78%

	South Dakota	Cheyenne River
Total Units Built 1980 to 1999 Total :	13,118	237
Owner-Occupied	10,188	206
Renter-Occupied	2,930	31
Percent Ownership	78%	87%
Total Units Built 1960 to 1979:	9,687	117
Owner-Occupied	6,599	79
Renter-Occupied	3,088	38
Percent Ownership	68%	68%
Total Units Built 1940 to 1959:	315	0
Owner-Occupied	184	0
Renter-Occupied	131	0
Percent Ownership	58%	0
Total Units Built 1939 or earlier:	36	0
Owner-Occupied	22	0
Renter-Occupied	14	0
Percent Ownership	61%	0

B11
YEAR HOUSING STRUCTURES BUILT FOR THE U.S., SOUTH DAKOTA, AND CHEYENNE RIVER

	United States Percent	South Dakota Percent	Cheyenne River Percent
Total:			
Built 2000 or later	16%	17%	10%
Built 1980 to 1999	28%	23%	38%
Built 1960 to 1979	27%	26%	29%
Built 1940 to 1959	16%	15%	11%
Built 1939 or earlier	13%	19%	12%
Total Estimated Units	132741033	369186	2,979

B13
HOUSE HEATING FUEL FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimated Total	Percentage	Estimate	Percentage
Total:	327,101		2,462	
Utility gas	157,648	48%	59	2%
Bottled, tank, or LP gas	54,080	17%	1,653	67%
Electricity	92,713	28%	554	23%
Fuel oil, kerosene, etc.	8,839	3%	125	5%
Coal or coke	270	0%	16	1%

	South Dakota		Cheyenne River	
	Estimated Total	Percentage	Estimate	Percentage
Wood	6,344	2%	23	1%
Solar energy	164	0%	0	0%
Other fuel	4,970	2%	20	1%
No fuel used	2,073	1%	12	0%

B14
QUALITY OF PLUMBING AND KITCHEN FACILITIES AND TELEPHONE ACCESS FOR UNITED STATES, SOUTH DAKOTA AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied housing units	116,211,092	116,211,092	327,101	327,101	2,462	
Lacking complete plumbing facilities	537,459	1%	1,956	1%	32	1%
Lacking complete kitchen facilities	1,014,759	1%	3,199	1%	20	1%
No telephone service available	2,875,544	3%	8,405	3%	71	3%

B15
VALUE OF OWNER-OCCUPIED HOUSING UNITS FOR SOUTH DAKOTA AND CHEYENNE RIVER

	South Dakota		Cheyenne River	
	Estimated Total	Percentage	Estimated Total	Percentage
Total:	222,589		1,399	
Less than \$50,000	35,993	16%	575	41%
\$50,000 to \$99,999	41,260	19%	475	34%
\$100,000 to \$149,999	46,806	21%	132	9%
\$150,000 to \$199,999	39,917	18%	113	8%
\$200,000 to \$299,999	34,210	15%	66	5%
\$300,000 to \$499,999	18,110	8%	27	2%
\$500,000 to \$999,999	4,735	2%	7	1%
\$1,000,000 or more	1,558	1%	4	0%
Estimated Median Value (Dollars)	\$135,700		\$59,000	

B16

HOUSING UNIT MORTGAGE STATUS FOR UNITED STATES, SOUTH DAKOTA, AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total Housing Units	74,787,460		222,589		1,399	
Housing units with a mortgage, contract to purchase, or similar debt	49,043,774	66%	128,229	58%	475	34%
Housing units without a mortgage	25,743,686	34%	94,360	42%	924	66%

B17

SELECTED MONTHLY OWNER COSTS FOR HOUSING UNITS WITH A MORTGAGE FOR UNITED STATES, SOUTH DAKOTA, CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
	49,043,774		128,229		475	
Less than \$300	96,963	0.2%	343	0.3%	0	0%
\$300 to \$499	781,682	2%	3,119	2%	59	12%
\$500 to \$699	2,456,179	5%	10,017	8%	103	22%
\$700 to \$999	7,022,549	14%	27,132	21%	164	35%
\$1,000 to \$1,499	13,681,666	28%	49,132	38%	93	20%
\$1,500 to \$1,999	9,979,343	20%	22,672	18%	27	6%
\$2,000 to \$2,999	9,572,256	20%	12,372	10%	21	4%
\$3,000 or more	5,453,136	11%	3,442	3%	8	2%

B18

SELECTED MONTHLY OWNER COSTS FOR HOUSING UNITS WITHOUT A MORTGAGE FOR UNITED STATES, SOUTH DAKOTA, CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Housing units without a mortgage:	25,743,686		94,360		924	
Less than \$300	5,781,687	22%	20,846	22%	254	27%
\$300 to \$499	8,914,233	35%	41,910	44%	431	47%
\$500 to \$699	5,447,478	21%	20,838	22%	173	19%
\$700 or more	5,600,288	22%	10,766	11%	66	7%

B19
MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME FOR THE US, SOUTH DAKOTA AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Selected Monthly Owner Costs As A Percentage Of Household Income (SMOCAPL)						
Housing units with a mortgage (excluding units where SMOCAPL cannot be computed)						
	48,786,530		127,761		475	
Less than 20.0 percent	18,542,199	38%	58,908	46%	270	57%
20.0 to 24.9 percent	7,836,596	16%	23,799	19%	57	12%
25.0 to 29.9 percent	5,720,107	12%	14,985	12%	32	7%
30.0 to 34.9 percent	3,986,364	8%	8,860	7%	50	11%
35.0 percent or more	12,701,264	26%	21,209	17%	66	14%
Not computed	257,244		468		0	
Housing unit without a mortgage (excluding units where SMOCAPL cannot be computed)						
	25,410,170		93,522		908	
Less than 10.0 percent	10,345,359	41%	43,330	46%	391	43.10%
10.0 to 14.9 percent	5,045,311	20%	18,878	20%	185	20.40%
15.0 to 19.9 percent	3,057,326	12%	10,404	11%	80	8.80%
20.0 to 24.9 percent	1,903,860	8%	6,360	7%	77	8.50%
25.0 to 29.9 percent	1,247,914	5%	3,880	4%	56	6.20%
30.0 to 34.9 percent	852,064	3%	2,611	3%	30	3.30%
35.0 percent or more	2,958,336	12%	8,059	9%	89	9.80%
Not computed	333,516		838		16	

B20
GROSS RENT FOR THE US, SOUTH DAKOTA AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Occupied units paying rent	39,201,928		95,597		919	
Less than \$200	588,063	2%	3,599	4%	74	8%
\$200 to \$299	1,247,551	3%	5,631	6%	128	14%
\$300 to \$499	2,889,355	7%	18,531	19%	351	38%

	United States		South Dakota		Cheyenne River	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
\$500 to \$749	8,250,822	21%	33,519	35%	282	31%
\$750 to \$999	9,457,480	24%	20,655	22%	74	8%
\$1,000 to \$1,499	10,539,358	27%	11,364	12%	10	1%
\$1,500 or more	6,229,299	16%	2,298	2%	0	0%
Median (dollars)	\$920		\$648		\$450	
No rent paid	2,221,704		8,915			144

B21
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI) FOR HOUSEHOLDS PAYING RENT FOR US, SOUTH DAKOTA AND CHEYENNE RIVER

	United States		South Dakota		Cheyenne River
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total
Occupied units paying rent (excluding units where GRAPI cannot be computed)	38,273,765		94,422		876
Less than 15.0 percent	4,472,954	12%	17,061	18%	201
15.0 to 19.9 percent	4,620,792	12%	14,359	15%	172
20.0 to 24.9 percent	4,767,805	13%	12,987	14%	86
25.0 to 29.9 percent	4,400,387	12%	11,355	12%	85
30.0 to 34.9 percent	3,486,079	9%	7,821	8%	39
35.0 percent or more	16,525,748	43%	30,839	33%	293
Not computed (leave out)	3,149,867		10,090		187

APPENDIX E DEMOGRAPHIC AND SOCIOECONOMIC NARRATIVE

Demographic Overview/ Socioeconomic Profile

Population

The 2014 ACS (American Community Survey) estimates will be used in this analysis primarily because individual ACS data tables for 2015 for the Cheyenne River Reservation are not yet available. According to the 2014 ACS 5 year estimates, the total population of the Cheyenne River Reservation is 8,334, of which 6,428 (77%) identify as American Indian or American Indian in combination with some other race. For all of South Dakota, approximately 10% of the population identifies as American Indian and Alaska Native alone and/or in combination with another race. See Appendix D, table A1.

Age

The median age for Cheyenne River Reservation residents skews approximately 10 years younger than the South Dakota state average, with the median age for the reservation at just over 27 years old and the median age for South Dakota at approximately 37 years old. See Appendix D, table A2 for a more detailed age breakdown.

According to the latest ACS Estimates for AI/AN alone in the United States, the median age is approximately 32 while the median age for the United States as a whole is approximately 37. This finding reflects what has been found for the AI/AN population more generally, which is that the American Indian population as a whole is more likely to be younger, poorer, and unemployed at a higher rate than that of the general US population. The Cheyenne River Reservation's younger than average population has significant implications for household composition and poverty status. According to research conducted by the National Center for Biotechnology, "the lower median age among American Indians reflects their higher fertility and mortality rates"¹. Additionally, American Indians and Alaska Natives also have a disproportionately lower life expectancy than the general population (73.7 years versus 78.1 years respectively), which likely impacts the overall median age.²

Marital status and household composition

The rate of marriage is lower for Cheyenne River than it is for South Dakota or the population as a whole. About half of the state's population is currently married, compared to 38% of the population on Cheyenne River. Increased rates of marriage are generally correlated with increased levels of income and educational attainment therefore it is unsurprising that the rate of marriage within impoverished areas is lower than average.³ See Appendix D, table A3 for more detailed information about family household composition.

According to the National Marriage Resource Center, "marriage" is generally less of a relevant cultural concept to many tribal communities than family.⁴ Therefore, in addition to the effect of poverty, there are additional cultural factors to be considered, as in many reservation settings marriage is not imbued with the same social capital as it is within the dominant culture. In order to develop a fuller understanding of these issues, additional research should be conducted on how family composition, relationships, and marriage fit within the cultural context of tribal communities, as well as how this research should further inform housing development.

1. National Research Council (US) Committee on Population; Sandefur GD, Rindfuss RR, Cohen B, editors. *National Academies Press*; 1996. <http://www.ncbi.nlm.nih.gov/books/NBK233091/>

2. "Disparities." Indian Health Service. 2016. <https://www.ihs.gov/newsroom/factsheets/disparities/>

3. National Center for Health Statistics "First Marriages in the United States: Data from 2006-2010 National Survey of Family Growth, <http://www.cdc.gov/nchs/data/nhsr/nhsr049.pdf>

4. "Native Americans." National Healthy Marriage Resources Center. 2007. <http://www.healthymarriageinfo.org/research-and-policy/marriage-facts/culture/native-americans/index.aspx>

Education

Secondary educational attainment on the Cheyenne River Reservation is substantially lower than the South Dakota average. 16% of the Cheyenne River population aged 25 or older did not graduate high school, compared to 9% for South Dakota (refer to Appendix D, table A4). Additionally, fewer people who have graduated from high school went on to obtain some college credit, an associate’s degree, a Bachelor’s degree, or higher, compared to the state and national percentages. See chart A4 for additional information.

Poverty and Income

In South Dakota, nearly a third of the population living below the poverty level (29%) identify as American Indian/Alaska Native alone. The state median income for all races is \$50,338, however for the AI/AN alone population the state median income is approximately half that at \$25,438 per year. Approximately one-third (29%) of individuals in poverty in South Dakota identify as AI/AN alone, despite the fact that only 9% of south Dakota’s overall population identifies as AI/AN alone.

A little less than one-seventh (14%) of the population of South Dakota is below the poverty level, compared to almost half of the population of the Cheyenne River Indian Reservation. This is not surprising, as the phenomenon of increased poverty on reservations is heavily researched and well-documented. Please refer to tables A5, A11 and A12 in Appendix D.

Employment and Economic Conditions

Previously, the Bureau of Indian Affairs (BIA) Labor Force Report collected periodic data directly from designated tribal labor force coordinators on enrollment, service eligibility, age distribution, employment and poverty. However the last report developed with the assistance of tribes that is considered to be methodologically and statistically reliable was released over 10 years ago in 2005. Reports are still issued, however the presence of methodological inconsistencies does not allow for comparison over time.¹³ The latest issued report relied on Census data, rather than data obtained from the tribes themselves. In regards to employment data, the report states “Because of the lack of data for each specific tribe, Census data often is the only available data” (p. 10).¹⁴

In 2012, the Assistant Secretary of Indian Affairs distributed a Dear Tribal Leader letter stating that they will not release the 2010 report due to inconsistencies in the methods of collection. The letter also stated, “Upon review of the data provided by tribes, the Department did not provide clear direction to obtain the specific information requested in the survey”.⁵ The 2005 report was the last report that didn’t rely on Census data. However the 2005 report was fraught with its own data-related difficulties, which are described in the introductory section of the report.⁶ A summary of the available 2005 Labor Force Report data for the Cheyenne River Sioux Tribe is presented below.

Appendix E Table 1.

BIA 2005 LABOR FORCE REPORT AGE DISTRIBUTION FOR CHEYENNE RIVER SIOUX TRIBE

Subject	Total Number
Enrollment	15,376
Age Under 16	3,818
Age 16-64	10,481

5. “2005 American Indian Population and Labor Force Report.” U.S. Department of the Interior. 2005. <http://www.bia.gov/cs/groups/public/documents/text/idc-001719.pdf>
 6. In the “Note to Readers” section of the 2005 report, it states “An analysis of the data provided in this report...reveals problems in the population data reported by the tribes”(pg. viii).

Age 65 & Over		1,077
Total Eligible for Services	(1)+(2)+(3)	15,376

According to the 2005 Labor Force Report, 15,376 individuals were enrolled in the Cheyenne River Sioux Tribe, with 100% of those individuals considered eligible for services. According to the report document, the population considered eligible for services encompasses the aggregated sum of those reported as “Age Under 16,” “Age 16-64,” and “Age 65+” who live within a reasonable distance of the reservation and can access the tribe’s services.

Appendix E Table 2.

BIA 2005 LABOR FORCE REPORT EMPLOYMENT DATA FOR CHEYENNE RIVER SIOUX TRIBE

Subject	Total Number
Not available for work	353
Available for work	11,205
Number employed	1,312
Number not employed	9,893
Unemployment percentage	88%

Briefly comparing the 2005 Labor Force Report data with the latest ACS employment estimates for the Cheyenne River Reservation (see chart A6), one notable difference is the substantially divergent unemployment rates. The unemployment percentage provided by the Labor Force Report is 88%. This is significantly higher than the data provided by the ACS, which reports an unemployment rate of 17%. The population considered “not available for work” is extremely disparate, with 1,836 reported by the ACS estimates and 353 reported by the Labor Force Report. While some of the inconsistency is likely due to the period of time between the two datasets, the disparities in employment figures demonstrate how wildly inconsistent various sources of data can be in Indian Country, especially when it comes to population and employment.

Appendix E Table 3.

BIA 2005 LABOR FORCE REPORT EMPLOYMENT SECTOR DATA FOR CHEYENNE RIVER SIOUX TRIBE

Subject	Total Number	Percentage (Labor Force Report)	Percentage (ACS)
Public	174	13%	48%
Private	1,138	87%	37%
Total employed	1,312		
Employed but below poverty level	1,312		
Percentage employed but below poverty	100%		

Another notable divergence from the Census estimates is the proportion of the employed population that work in either the public or the private sector (See chart A9). 37% of the population is reported by the ACS as working in the private sector, which is substantially lower than the 87% reported by the Labor Force Report. Similarly, 48% is reported as working in the public sector by the ACS and 13% is reported as working in the public sector by the BIA.

According to the most recently available ACS estimates (see table A6), South Dakota’s unemployment rate of 3% is

approximately half of the rate of unemployment for the United States as whole (6%). While the causal factor behind the reduction in unemployment cannot necessarily be determined through the observance of Census data, it appears that South Dakota experienced a substantial reduction in unemployment following the recent oil boom.⁷ The economic boost, though, did not extend to Mission or the Cheyenne River Indian Reservation as a whole.

It is important to note the distinction between the different employment categories. “Employed” means people with jobs, “unemployed” means people looking for a job. Therefore, to be classified as unemployed, a person must be actively looking for work. A respondent that is no longer looking for work is counted in the “not-in-labor force” category.⁸

According to the ACS figures, a third (33%) of the population age 16 and above on Cheyenne River are not in the labor force, which means they are not employed and they are not seeking employment. It’s important to consider the potential impact that the “discouraged worker effect” may have on the data. The “discouraged worker effect” refers to individuals who did not succeed in attaining employment and subsequently become discouraged and stopped seeking employment, therefore they are not counted in the official rates. This phenomenon often results in an artificially lowered unemployment rate. Therefore it is difficult to tell how many Cheyenne River residents are simply disillusioned with the job-seeking process and are not being counted in the unemployment rate.⁹ The unemployment rate of 88% reported by the 2005 Labor Force Report highlights the high proportion of people who did not have any hope of employment and stopped searching after years of unemployment and no local job creation.

“Educational services, health care, and social assistance” are the industries that employ the most workers on the Cheyenne River Reservation (33%) (See chart A8). See below for a list of the major employers on the reservation. The majority of the jobs identified in this list are located in Eagle Butte.

The Tribe employs approximately 589 people. The number fluctuates slightly every pay period.¹⁰

The BIA Cheyenne River Agency employees approximately 55 employees¹¹

The Indian Health Service employs 203 people. This does not include persons employed by Tribe under the 638 contract.¹² The Housing Authority employs 79 people.¹³

There are four school districts that operate on the reservation: Dupree, Eagle Butte, Isabel and Timber Lake. Dupree, Isabel and Timber Lake are public school districts and Eagle Butte is a hybrid public and Bureau of Indian Education run district. Total staff: Dupree (67), Eagle Butte (98), Isabel (27), and Timber Lake (75).¹⁴

Missouri Breaks Industries employs 15 people on Cheyenne River and has additional employees who live and work on other reservations.¹⁵

Good River Business Solutions is a new venture on the reservation that will be a tribally chartered entity providing business processing for clients. A primary partner will bring in transitional employees on a temporary basis to oversee start up and train local employees. These people will need temporary housing from 1-6 months and there is no housing that meets that need. There are an expected 26 transitional employees with 12-15 of them starting as soon

7. “South Dakota: Quietly Booming.” *The Economist*. 2014. <http://www.economist.com/news/united-states/21614223-how-neglected-state-succeeding-quietly-booming>

8. Bureau of Labor Statistics, Labor Force Statistics from the Current Population http://www.bls.gov/cps/cps_htgm.htm

9. Luca Benati. “Some empirical evidence of the discouraged worker effect”, *Economics Letters*. Volume 70, Issue 3, March 2001. <http://www.sciencedirect.com/science/article/pii/S016517650000375X>

10. (Source: Rose Red Dog, CRST Payroll Department)

11. (Source: BIA website)

12. (Source: Janell Ward, Personnel Officer, IHS)

13. (Source: CRHA)

14. (Source: educationbug.org)

15. (Source: Marcia O’Leary, MBI)

as August. Good River Business Solutions expects to hire 100 local employees, with the initial 37 hired in December for a February 2017 opening. These employees will need housing in Eagle Butte that consists of rental housing for a younger workforce and options for management level employees.

Cheyenne River Telephone Authority employs 32 people.¹⁶

The Lakota Thrifty Mart's Eagle Butte Store has 63 employees (16 full time). The Dupree Store has 19 (4 full time). The Subway has 8 part time employees¹⁷ (Source: Gloria LaPlant, LTM)

Class of Worker

“Government workers” comprise the largest class of worker on the Cheyenne River Reservation with 48% of the total workers. This is substantially higher than the state average, where less than a fifth of workers (16%) are government employees. About a third of the employed population on the Cheyenne River Reservation (37%) work as private wage workers, whereas 75% of South Dakota workers are private wage/salary workers. See Appendix D, table A9 for more detailed information.

An increase in the self-employed sector, as well as the private wage/salary worker might be beneficial for the reservation economy according to research conducted by the Harvard Project on American Indian Economic Development. The ‘private enterprise with tribal membership ownership’ model would “envision a reservation economy consisting primarily of small businesses that are started, owned and operated as private businesses, serving either local or export markets, or both.”¹⁸ With effective implementation of this model, the percentage of self-employed and private wage workers would possibly increase relative to the percentage of government employees.

Health Insurance Coverage

The rate of health insurance coverage across South Dakota is very high (89%), which is approximately 20% higher than the rate of coverage for people living on Cheyenne River (68%). In other words, the rate of uninsured for Cheyenne is about a third of the population (32%), compared to about one-tenth of the South Dakota population (11%). It's important to note that Indian Health Service (IHS) medical coverage is not considered to be health insurance according to the Affordable Care Act.¹⁹ Indian Health Services (IHS) provides health services to approximately 2 million American Indian and Alaska Natives.²⁰ It is likely that many uninsured respondents do have IHS health coverage, but lack comprehensive health insurance. Additionally, the rate for age under 18 uninsured for Cheyenne River is about 22%, or slightly over one-fifth of the under 18 population, compared to approximately one-twentieth (6%) for the state of South Dakota. See table A10 for additional details.

Regarding the impact of IHS, a study conducted by the Northwest Federation of Community Organizations showed that AI/AN people without medical insurance but with access to IHS services were more likely to have dental and medical visits on a regular basis when compared to AI/AN uninsured peoples without access to IHS services.²¹ However, according to the National Indian Health Board (NIHB), IHS remains chronically underfunded, at only 56% of total need.²² Therefore IHS has been found by the NIHB to be unable to provide adequate services to meet the needs of its service population.

16. (Source: CRTA website)

17. (Source: Gloria LaPlant, LTM)

18. Cornell and Kalt 1993 What Can Tribes Do? Strategies and Institutions In American Indian Economic Development. American Indian Manual and Handbook Series.4 pg. 33

19. “Three Things You Should Know”, Indian Health Service, <https://www.ihs.gov/aca/thingstoknow/>

20. “American Indian/Alaska Native Profile”, OMI Content, <http://minorityhealth.hhs.gov/Default.aspx>

21. “Native Health Underfunded & Promises Unfulfilled” <http://allianceforajustsociety.org/wp-content/uploads/2010/08/Native-Health-Underfunded.pdf>

22. “NIHB Guide.” The National Indian Health Board Guide to Congress for 2014, <http://www.nihb.org/docs/01022014/NIHB%20Guide%20to%20Congress%20for%202014.pdf>

Migration

The number of total households reported in the most recently available ACS estimates is 1,399 for the Cheyenne River Reservation. This is compared to the data provided by the 2010 Decennial Census, which reported 2,560 households for the Cheyenne River Reservation. It is important to note this difference, as it highlights how the methodology of the ACS differs substantially from that of the 2010 Census (refer back to previous section on data limitations; see chart B1 for additional information).

This housing tenure data refers to the year of the latest move by the current householder. This data can help to measure the stability of the neighborhood, as well as evaluate general displacement.^{23,24}

Additionally, “a housing unit is owner-occupied if the owner or co-owner lives in the unit, even if it is mortgaged or not fully paid for.”²⁵

For owner occupied households, a smaller proportion of residents living Cheyenne River moved into their current home since 2000 (7%) and between 2000-2009 (33%) than in the householders in South Dakota and the United. This means that the householders living in owner-occupied homes on Cheyenne River have been living in those homes longer than householders in South Dakota and the United States as a whole.

Renter-occupied households are defined as “all occupied housing units which are not owner-occupied, whether they are rented or occupied without payment of rent.”²⁶ For renter-occupied households, the year residents moved into apartments generally skews much higher, with approximately half of South Dakota residents having moved in 2010 or later (compared to 13% for owner-occupied units in South Dakota). Additionally, over half (54%) of all Cheyenne River Reservation renters moved into their home between 2000 to 2009.

Geographic mobility refers to movement of people within the U.S. from one location to the other at various geographic levels. Table B2 (in Appendix D) refers to those who have moved at least once from 2013-2014. Please note that comparisons are difficult to draw due to the small number of cases on Cheyenne River especially when compared with state and national totals. Approximately one-tenth of the population of Cheyenne River (8%) moved at all within the past year. 3.9% of the population moved within the same county. The overall median age is approximately 38 years old for the United States and 37 for South Dakota. This is a more than 10 years higher than the median age for only the population that moved. The median age for those moving within the past year is approximately 27.6 years old for the United States, 25.3 for South Dakota, and 25.5 for Cheyenne River. This reflects prior findings that younger populations experience less housing stability in general.

23. Social Explorer, Data Dictionary. https://www.socialexplorer.com/data/ACS2013_5yr/metadata/?ds=ACS13_5yr&table=B25038

24. Desire to Move and Residential Mobility: 2010-2011." U.S. Census Bureau. <https://www.census.gov/content/dam/Census/library/publications/2015/demo/p70-140.pdf>

25. "Median Value of Owner-Occupied Housing Units." U.S. Census Bureau. https://www.census.gov/quickfacts/meta/long_HSG495214.htm

26. https://www.socialexplorer.com/data/ACS2013_5yr/documentation/1ea13200-d07d-4335-bfb4-a425a64daff2#ed3cdcc9-160d-41d6-8d51-0a532f6c6db3

APPENDIX F: LIST OF APPROVED SECTION 184 LENDERS

The approved Section 184 lenders are:

- 1st Tribal Lending/ Mid America Mortgage
- American Mortgage & Equity Consultants INC
- American Southwest Mortgage Corp,
- AmeriPro Funding, Inc.
- Bank 2
- Bank of Commerce
- Bank of England
- Bank of Oklahoma
- Catalyst Lending
- Capital Mortgage LLC
- Citizens Community Credit Union
- Cobalt Mortgage
- Cornerstone Home Lending
- Directors Mortgage, Inc.
- Fairway Independent Mortgage
- First Choice Loan Service Inc.
- First State Bank of Elmore
- First State Bank of Yukon
- First United Bank and Trust Co
- Gateway Mortgage Group
- Georgetown Mortgage LLC
- Great Plains National Bank
- Guild Mortgage Company
- Loan Depot
- New Penn Financial, LLC
- Open Mortgage LLC
- Oswego Mortgage Corporation
- Patriot Lending Group
- Pinnacle Bank
- Sun West Mortgage Corp
- Turtle Mountain State Bank
- Towne Mortgage Co.
- True North FCU
- US Agencies Credit Union
- Valliance Bank, VIP Mortgage, Inc.
- Vision Bank
- WJ Bradley Mortgage Capital Corp Inc
- WestStar/ Everett Funding, Inc.

APPENDIX G: CALCULATION METHODOLOGY

The South Dakota State Data Center provides population projections at the state and county level, which are included and summarized in this section. The methodology for calculating the Cheyenne River Reservation population projections is briefly described below.

The annual percentage growth rate is the percent growth divided by the number of years. The equation is as follows:

$$PR = (V_{\text{present}} - V_{\text{past}}) / V_{\text{past}} * 100$$

Where:

PR=Percent Rate

V_{present} = Present value

V_{past} = Past value

The projected population growth rates are calculated using the following formula:

$$\text{Pop}_{\text{future}} = \text{Pop}_{\text{present}} \times (1 + i)^n$$

i = growth rate

The projected number of homes that would need to be constructed in order to accommodate the demand is the estimated increase in population divided by the average number of household residents (as estimated by the American Community Survey). .

$\text{Pop}_{\text{future}} / \text{Household Average Number of Individuals} = \text{Total Number of Households that will need to be accommodated.}$

Because the homeownership survey dataset references a sub-group within the Cheyenne River reservation community (specifically a group of individuals interested in homeownership), the key findings from the homeownership survey were not presented in the market analysis portion of the report and instead are synthesized in the following chapter, “Major Findings and Recommendations.” To view the findings in their entirety, please see Appendix B.

CONTACT INFORMATION

BIG WATER CONSULTING

1411 4th Ave., Suite 1510
Seattle, WA 98101

