

SOUTH DAKOTA NATIVE HOMEOWNERSHIP COALITION

ROSEBUD ECONOMIC DEVELOPMENT CORPORATION HOUSING NEEDS STUDY REPORT

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EXECUTIVE SUMMARY

PURPOSE AND GOALS OF THIS STUDY

The Rosebud 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) 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 CRHA report is provided in a separate document. The purpose of this study of housing need in Mission, South Dakota 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. REDCO's ongoing planning and development of a new resilient community named Keya Wakpala in the town of Mission, a holistically conceived community which will combine housing, economic development and cultural components, enables this study and its associated data collection and analysis to contribute to completion of the Keya Wakpala "community road map."

RESEARCH QUESTIONS AND METHODOLOGY

As noted above, the initial focus of the study was to examine the housing market in Mission, South Dakota and on the Rosebud 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, REDCO, chose to collect information from interested potential homeowners, a subset of the large population, to examine the real and perceived barriers to and opportunities for homeownership promotion in Mission, South Dakota and the Rosebud 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) and allowed for the identification of gaps or voids in the available data that limit the strength of the findings. The filling of these gaps 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 inform 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 geographies, Mission and the Rosebud 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

There is a tremendous shortage of rental and sales units for “over-income” individuals

Anticipated economic growth for central South Dakota (including the Rosebud reservation) is nearly 5% lower than anticipated growth for the entire state

The last PIT Count (homeless population count) found nearly 140 homeless individuals living on the reservation

Most respondents feel it is very challenging to find affordable quality housing

SWA counted approximately 1,700 doubled-up individuals on the Rosebud Indian Reservation

Most respondents thought they could afford a mortgage payment of \$400 or more

The primary findings of this study with respect to the current housing market in Mission, South Dakota, and the Rosebud 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 Rosebud residents from securing the financing necessary to become homeowners
- There is a shortage of rental and sales units available on Rosebud for “over income” individuals and families
- Housing shortage and a high price-to-quality ratio have pushed many Rosebud residents off the reservation in search of housing
- 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 housing shortage on Rosebud greatly contributes to the high rate of “doubled up” households; a recent SWA count identified 1,789 people living in “doubled up” homes

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

- Safety and housing stability were valued over commute time and location of housing (which is likely due to the fact that a majority of respondents already resided in or near Mission and Rosebud)
- A majority of potential homeowners deemed monthly payments of \$400 or more affordable (which places them in the necessary affordability range for a modest home purchase)
- A majority of respondents prioritized courses or assistance concerning the home loan process, homeownership education and financial coaching

- While a modest percentage (40%) of respondents expressed interest in living in Keya Wakpala, additional education and marketing will be necessary to explain the benefits of purchasing a home in that community versus developing on individual homesites
- Many respondents had a relatively high debt-to-income ratio and one or more payroll deductions, which will likely require credit and debt counseling to reduce or eliminate
- The vast majority of respondents noted that it was very challenging to find affordable quality housing in the Mission area and that no such units would be available to them if they needed one at the time
- 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 single a 4-bedroom and 2-bathroom single family home. A small number of respondents did express an interest in a townhome or duplex.

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. Given the perception among potential homeowners that they have poor credit and lack knowledge of the home purchase and homesite development process, but would be interested in living in REDCO’s Keya Wakpala community and may be able to make a monthly payment sufficient to afford at least a modest home, REDCO and its housing partners at Rosebud, have an ideal opportunity to provide homebuyer education and credit counseling courses which would prepare potential homeowners for homeownership and repair their credit history and score to a level that would qualify them for an array of home financing options.

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-generational 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

The primary recommendations of the study are:

Consider creating micro-credit opportunities for potential homeowners to begin developing a credit history or allow others to repair their credit

Develop housing for elders, because soon-to-be retirees living in staff housing will need a place to live when they retire

Need to create economy of scale, use efficient materials, capitalize on new manufacturing processes, and utilize local resources (materials and labor)

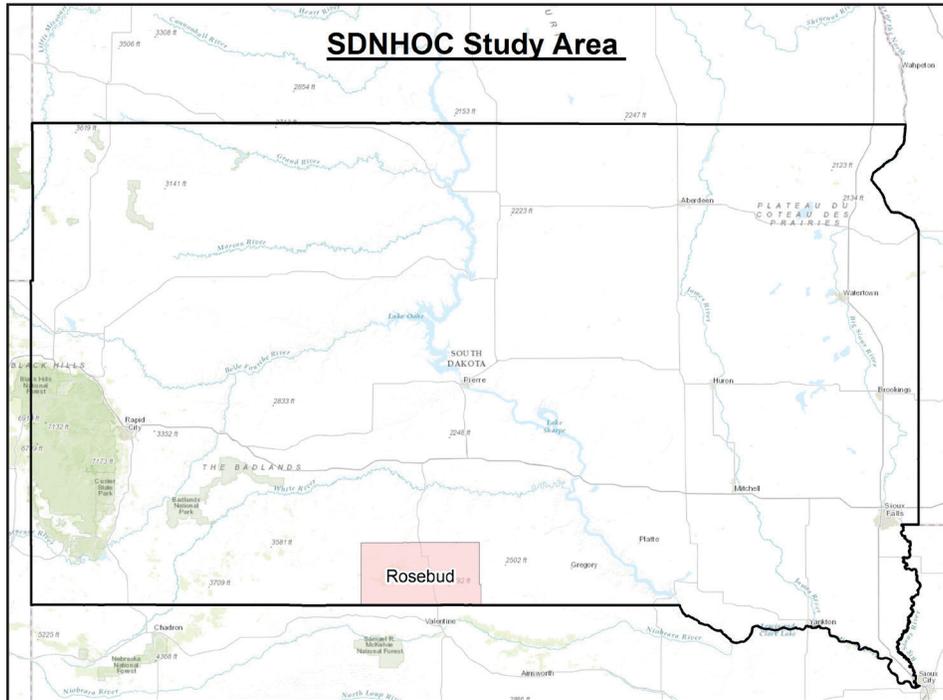
Need to expand research into home energy efficiency and home design and pursue grants to facilitate that research

REDCO Initiatives

- REDCO is rolling out a new loan product to replace payday loans which is based on a flat 36% rate of interest (APR) for short-term loans as opposed to 560% interest charged by payday lenders
- REDCO is considering affordable lump sum payments for home payment, internet, water/sewer, heat, and trash

CHAPTER 1: INTRODUCTION

With support from the South Dakota Housing Development Authority, Lakota Funds and the South Dakota Native Homeownership Coalition (SDNHOC) 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 (REDCO) were selected as the two tribal communities to be studied.



PURPOSE

The purpose of this Study was to evaluate the housing needs and housing market conditions in the town of Mission and the Rosebud Indian Reservation generally, and inform planning for the Keya Wakpala resilient community development site, which is currently being developed by REDCO. 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 Mission and on the Rosebud Indian Reservation more generally.

This study is different from previous studies in that its primary focus is housing in Mission 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 information 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 Rosebud 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 Rosebud 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 Rosebud community’s movement past the traditional focus on low-rent housing units and towards providing options for homeownership.

BACKGROUND OF THE ROSEBUD INDIAN RESERVATION

The Rosebud Indian Reservation is home to the Rosebud Sioux Tribe and the Sicangu Lakota (also known as the Upper Brule Sioux Nation). As of 2014, the Rosebud Sioux Tribal Enrollment Department listed 33,012 total members, while the IHBG Estimate Summaries released by HUD lists 26,237 enrolled members.²

The Rosebud Indian Reservation is the sixth largest reservation in the United States and is located in rural south-central South Dakota. The reservation geography consists of rolling hills, timberlands and canyons. The Reservation includes all of Todd County, South Dakota and communities and lands in the adjacent counties of Tripp, Lyman, Mellette and Gregory, which at one time were entirely encompassed within the reservation’s boundaries. The reservation covers a land base of approximately 950,000 acres and is a checkerboard of fee, tribal trust and allotted trust land. The current trust land acreage is 883,874 acres.³

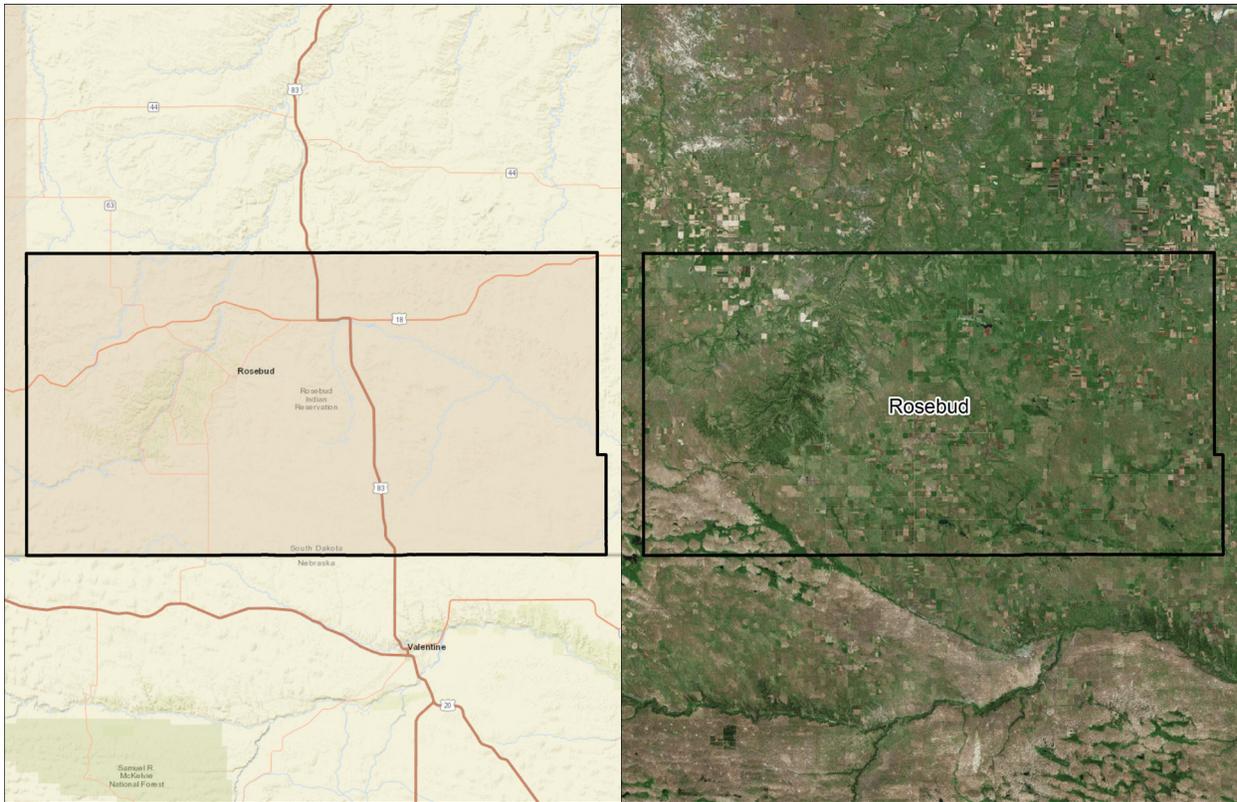
The 2010 Census lists the total population of the Rosebud Indian Reservation as 10,869. The Census Bureau’s 2014 American Community Survey estimates the population of the Rosebud Indian Reservation to be 11,315 individuals total. The estimated number of members living on-reservation provided by the Rosebud Sioux Tribe’s Enrollment Department was a total of 28,060, which is based on an assumption that 85% of the total number of enrolled members reside within reservation boundaries.

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

2. “IHBG Formula.” FY 2015 Estimate Summaries. http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/ih/codetalk/onap/ihbgformula

3. “Rosebud Agency” US Department of the Interior Indian Affairs. 2016. <http://www.bia.gov/WhoWeAre/RegionalOffices/GreatPlains/WeAre/Agencies/Rosebud/index.htm>

MAP OF ROSEBUD



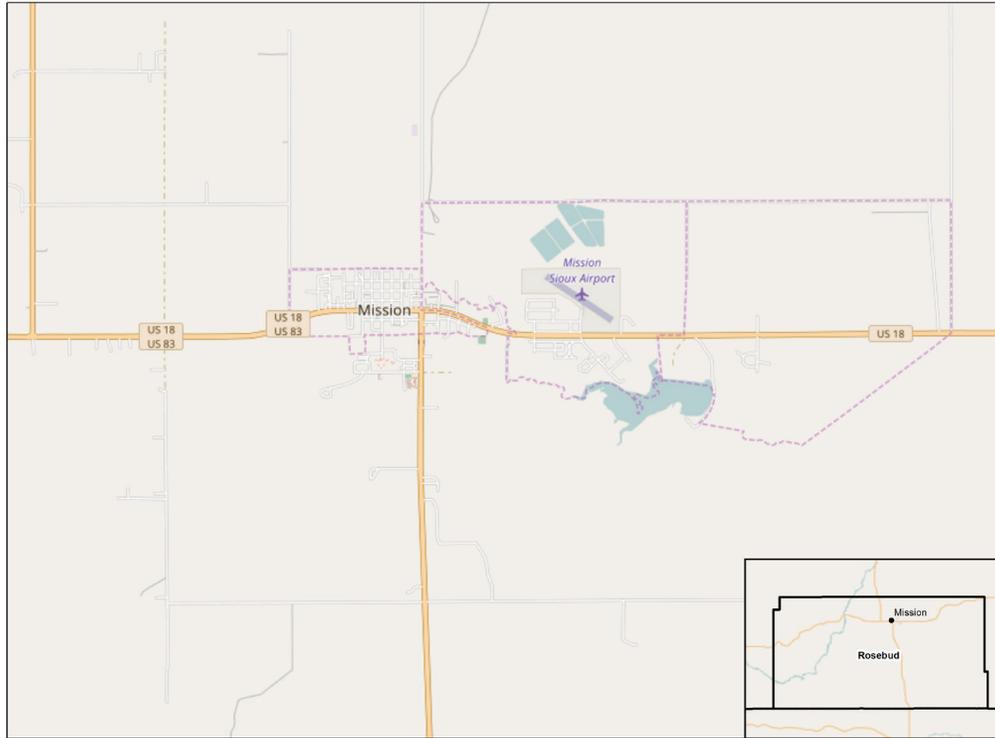
20 traditional communities have been identified on the reservation. These traditional communities are each represented by one member of the Rosebud Sioux Tribe’s Tribal Council. Presented below is a list of the communities:

- Antelope
- Okreek
- Parmelee
- Rosebud
- Saint Francis
- Spring Creek
- Two Strike
- Milks Camp
- Corn Creek
- Butte Creek
- Soldier Creek
- Upper Cut Meat
- Ring Thunder
- Black Pipe
- Bull Creek
- Swift Bear
- Grass Mountain
- Ideal
- He Dog
- Horse Creek

The town of Rosebud, South Dakota is home to the tribal headquarters and is where the first Bureau of Indian Affairs Agency office was located. The Rosebud Casino is located just north of the Nebraska border on U.S. Highway 83. A new residential community, Sicangu Village, has been developed near the casino and just over the Nebraska-South Dakota border from Valentine, NE.

The largest incorporated town on the Reservation is Mission, which is located at the intersections of U.S. Highways 18 and 83, twelve miles east of Rosebud. Mission is an economic center of the reservation and hosts the current BIA agency office, Sinte Gleska University and many businesses.

MAP OF MISSION



According to the most recently available American Community Survey (ACS) estimates, the population of Mission is 880 people (with a margin of error of +/- 168 people); according to the 2015 Population Estimate based on aged Census data, Mission’s population is 1,215 people. Mission is located adjacent to the traditional community of Antelope.

OVERVIEW OF TRIBAL HOUSING AND DEVELOPMENT ON ROSEBUD

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

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.⁴ At this time it was observed that Rosebud Indian Reservation residents were living in “rickety log houses,” shacks, tents, and automobiles.¹

In 1961, as part of the War on Poverty, the government recognized that the provision of adequate housing to tribes falls within the federal government’s state-based trust responsibility to tribes.² At this time, the Rosebud Tribal Council worked with the Public Housing Administration (PHA) to develop 92 Low-Rent units on the reservation (p. 60).² The Rosebud Tribal Council also worked with the PHA to develop 50 Mutual Self-Help houses. Mutual Self-Help

4. U.S. West Research, Inc., “Indian Housing in South Dakota: 1946-1975.” 2000. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>

(homeownership) houses are homeownership units, where the future resident assists with the construction of their new home.

The Rosebud Tribal Council also participated in the Transitional Housing Program (THP), in which federal agencies such as HUD and the Bureau of Indian Affairs (BIA) commissioned the development of 375 additional housing units on the Rosebud Reservation.

The THP was considered somewhat experimental in that it was “an attempt to discover whether low-cost, prefabricated housing” could serve as a solution to the Rosebud housing crisis (p. 63).³ The commissioned housing design prioritized “low-cost, rapid and efficient construction techniques and utilized plant pre-fabrication, onsite assembly, and family involvement.”⁵ The THP was presented as a catch-all solution; it would provide 375 new homes to the Rosebud Reservation and improve quality of life within the community by providing job training and hiring Native Americans to work on the project (p. 4).⁶ However, because the THP homes were designed and constructed to be temporary, it was observed that these homes suffered from significant structural defects.⁷

The next major housing project was the “Sioux 400” (homeownership) project, in which 400 homes were built and financed with Housing and Urban Development (HUD) funds, in combination with bonds issued by the Rosebud Sioux Tribe. One historian noted that their houses suffered from similar construction defects as the THP homes.⁸

A 1979 HUD report found significant inadequacies with many of the HUD funded turnkey homes and the process by which they were built and distributed.⁹ As a result of the construction defects of the housing units built under the Sioux 400 project, the Rosebud Sioux Tribe sued the federal government and was awarded the Sioux 400 homes at a cost of \$1 dollar per housing unit.⁶ The Rosebud Sioux Tribe subsequently gave the houses to tribal members free of charge (p. 66).⁶ These homes in addition to homes built under previous projects continue to make up a significant portion of the privately owned housing stock on the reservation.

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).¹⁰ 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.¹¹ 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 Sicangu Wicoti Awayankapi (SWA) Corporation serves as the tribally designated housing entity (TDHE) of the Rosebud Sioux Tribe under NAHASDA and, as a result, it receives and utilizes all NAHASDA funds designated for the Rosebud Sioux Tribe.

Subsidized rental housing for low-income households has been the primary driver of housing development on Rosebud and in Mission. Unlike homes built with funds allocated under the Housing Act of 1937 prior to NAHASDA, no

5. U.S. West Research, Inc., “Indian Housing in South Dakota: 1946-1975.” 2000. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>

6. US Dept. of the Interior Bureau of Indian Affairs, Press Release July 9, 1967. <http://www.bia.gov/cs/groups/public/documents/text/idc017427.pdf>

7. U.S. West Research, Inc., “Indian Housing in South Dakota: 1946-1975.” 2000. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>

8. According to one historian: “Problems with the Sioux 400 homes were great: poor timing among the three contracting agencies resulted in the houses being built and furnished before sanitary facilities and drainage had been completed. As a result, many homes were water damaged and vandalized before residents moved in...heating and ventilation...were inadequate, doors and windows did not function properly, and although tenants were permitted to move in, homes had to be insulated, resided, recaulked and reventilated” (U.S. West Research, Inc., “Indian Housing in South Dakota: 1946-1975.” 2000. <http://history.sd.gov/preservation/OtherServices/SDIndianHousing.pdf>)

9. Definition of “turnkey” home: Completed housing unit initially financed and constructed by private sponsor and purchased by PHA. “Common HUD Terms and Acronyms.” <http://portal.hud.gov/hudportal/HUD?src=/about/acronyms>

10. 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>

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

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 with NAHASDA funds, tribal recipients of NAHASDA funds are increasingly forced to 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 Rosebud is increasingly focused on housing unit renovation/rehabilitation and management and away from new unit development. Additional sources of funding or loans 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, HUD's Section 184 Indian Home Loan Guarantee Program, 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 Rosebud 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 leaves recipients unable or their residents simply too poor to apply or participate in these programs. Thus, while NAHASDA has enabled tribes, such as the Rosebud 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.

KEYA WAKPALA COMMUNITY DEVELOPMENT SITE

In recognition of Mission's role as the economic and social hub of the reservation, REDCO has planned the Keya Wakpala Waíčageyapi (Turtle Creek) resilient community development in Mission to expand the opportunities for entrepreneurship and home ownership on the Rosebud Indian Reservation. With this project, REDCO aims to mix housing and economic development, increase access to quality housing, build local infrastructure, and promote economic stability through job creation and local business development. The development is located on 590 acres of tribal trust land leased to REDCO by the Tribe on the west edge of Mission. REDCO anticipates providing a variety of housing opportunities including homeownership and supportive housing. The conceptual master plan includes 450 units of high density apartments, 60 units of medium density townhouses, 180 single family units and 60 lofts. This will be a mixed use community with local business playing a vital role in the community. REDCO has already established the Turtle Creek Crossing Super Foods grocery store that is the economic anchor for the development. The next phase of the development will include the construction of 18 single family homeownership units, up to 20 quad-plex apartments for local Native American families and a business incubator building to promote small business and entrepreneurship on the Reservation. Community amenities include a planned 10,000 square foot Community House and a large community garden in connection with a food sovereignty program.

The Keya Wakpala site was chosen with accessibility in mind. The Keya Wakpala site is located along Highway 18, providing easy access. Roads will need to be constructed within the site. The site is flanked with utility service and supply. As part of the construction of the Turtle Creek Crossing Super Foods, REDCO built a mechanical sewage treatment plant that is located southeast of the store. It is not known whether this sewage treatment plant will need to be expanded or upgraded in order to construct the first phase of housing at Keya Wakpala. Electrical supply lines exist along the south, east and west edges of the Keya Wakpala site. A transformer station located on the east edge of the site currently supplies electricity to the Sunrise Apartments, which are located east of the site. The Mni Wiconi Si-cangu Rural Water Line runs north of the site, and the City of Mission water main runs south of the site. This water main provides water to the Turtle Creek Crossing Supermarket. It is not yet known whether the housing development will utilize the rural water line on the north, the City main line or a combination of both. Due to the presence of key infrastructure, this particular site serves as an optimal location for the Keya Wakpala Development.

MAP OF KEYA WAKPALA



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 Mission 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 Rosebud 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
- Veteran Status
- Homeownership
- Future Home Preferences
- Keya Wakpala
- 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 Rosebud Indian 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 REDCO and compiled known data available from the Sicangu Wicoti Awayankapi (SWA) Corporation 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. SWA Corporation Indian Housing Plan (IHP)
2. Dakota Housing Needs Assessment Pilot Project (aka Dakota Pilot Project) Data
3. SWA Corporation PIT and Doubled-Up Homeless / Houseless counts
4. Listings of existing projects in the study area
5. History and activity of the Tatanka Fund CDFI
6. SWA Corporation data describing applicants on the housing waiting list, including elder housing facilities
7. Location of planned housing projects
8. Data from lenders regarding the number of loans made on reservation
9. Past history and current efforts of the housing authority to leverage housing funds for new housing development or housing renovation, including low-income housing tax credits
10. Past history of the tribe or TDHE in winning Indian Community Development Block Grants (ICDBG) or attracting other private or public funds for housing-related projects
11. REDCO's Sicangu Lakota Business Survey + Assessment Report, and the Sicangu Lakota Strengths, Economic Needs, & Business Development Assessment
12. Rosebud Sioux Tribe Overall Economic Development Plan
13. Sinte Gleska University Community Report
14. REDCO-Rosebud Sioux Tribe Annual Comprehensive Economic Development Strategy (CEDS) and Progress Report FY 2015
15. Keya Wakpala Waíčageyapi Master Plan, including phased development maps
16. REDCO Economic Development Planning Summit Minutes
17. Todd County Assessor's List of Residential Home Sales
18. Rosebud Sioux Tribe Code (Foreclosure and Eviction)
19. REDCO CDFI Market Analysis

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 Rosebud Indian Reservation, and more specifically in the Keya Wakpala 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 Rosebud. 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 static data sets and broader stakeholder engagement activities.

Within the set of interviews conducted with knowledgeable sources from Rosebud, a number of the following themes emerged in multiple interviews and informed the development of the homeownership survey and the analysis of additional sources of existing data. The following list of homeownership challenges identified by the sponsor and interviewees informed and guided the survey content. It is important to note that the list presented below serves a dual purpose in this study, in that it serves as its own form of qualitative data as well as guided the overall methodological process and drafting of survey questions. Please see Appendix C for a list of interviewees.

Themes Guiding Survey Content

Lending Options

- Lack of lending/borrowing options (none available for homes built on trust land)

Homebuyer Credit

- Poor credit and/or high expenses for those with income requires 2-3 year credit cleanup

Land Availability and Ownership Status

- Need to consider reducing home site size as available land along highways diminishes
- Fractionated interests in land means land owners effectively own nothing and land goes undeveloped due to inability to get home loan

Homesite Development and Land Leasing Process

- Need for streamlined and transparent process for securing land, loan, contractors and hookup

Home Purchase Process

- Tiered strategy for homeownership (pushes buyer first to trailer/mobile home)
- Reference to South Dakota Governor's House Program and HUD's Section 184 Indian Home Loan Guarantee Program as potentially positive programs for increasing Indian home ownership
- Directors of programs and others in management positions struggle to become homeowners (not limited to young or newly employed)

Infrastructure Hookup Process and Costs

- Infrastructure issues dictate where development can or should occur (reversal of historically scattered housing distribution patterns)
- High cost of utility hookup (power, water and sewer)

Maintenance and Renovation of Existing Housing Supply

- Common to purchase or rent least worst option rather than the home they wanted

Development of New Housing Supply to Meet Housing Demand

- Lack of “over-income” rentals on reservation (causing unique doubled-up/homeless situation and forcing employed to pay high prices for low quality---FEMA trailers in Mission)
- Lack of housing as stunting factor for economic and community development (no place to house new staff, returning college students or entrepreneurs)
- Balance of desire to live in rural environment with safety, location of jobs and available rentals----decision ultimately comes down to what is available
- New housing essentially limited to Housing Authority and REDCO as developers
- Those with employment have to look outward for housing and those seeking employment have to look outward for both

Homebuyer Education

- Lack of adequate education and information for people interested in buying a home

Survey Development Process

Utilizing the previously mentioned interview data, Big Water Consulting staff collaborated with REDCO 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 REDCO staff on refining the questions and format. Through this process REDCO built internal capacity to design survey instruments to be utilized in future data collection efforts.

Target Population: There were three distinct target sub-populations for the survey: 1) Current SWA Corporation households paying the “ceiling,” or highest, rent, 2) Employees reaching retirement (60+ years), and 3) Currently employed young families (private, tribal and non-tribal public sector).

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

Survey Frame: Employed respondents were identified with the assistance of the major employers on the reservation. Respondents were also identified through housing rosters maintained by the SWA Corporation. 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. REDCO 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 Rosebud Indian Reservation or Mission populations. An intercept survey was conducted with the assistance of employers and REDCO 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: REDCO promoted the survey with a public service announcement on KOYA radio. The survey was also promoted through social media on various Facebook pages directing people to the online survey. The survey link was also sent to the following organizations for distribution to their employees: REDCO, the Rosebud Sioux Tribe, Sinte Gleska University, Indian Health Service (Rosebud), Bureau of Indian Affairs (Rosebud Agency), Rosebud Casino, Rosebud Sioux Tribe Veterans Affairs, and the Todd County School District.

LIMITATIONS OF THE STUDY AND DATA SOURCES

The data sources listed above were used to evaluate the state of housing and homeownership on the Rosebud Indian Reservation and more specifically within Mission, SD. 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).¹² 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.¹² However, it is important to note that the ACS has increased the sample in tribal areas since 2011, which will improve, to some

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

extent, the accuracy of the data.¹³ As ACS data is increasingly being used in funding of tribal and federal programs, questions about its accuracy are of increasing importance.¹⁴

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

In assessing the current state of rental and homeownership needs on the Rosebud 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. This dataset is collected by SWA on an annual basis and submitted to the South Dakota Housing Authority for inclusion in the statewide count. According to HUD, a person is only considered homeless for the PIT 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”.¹⁵ 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).¹⁶ The PIT Count provides less comprehensive information than data about homelessness that is collected over time.

A limitation that has substantial implications for estimating homelessness on the Rosebud Indian Reservation is that it does not include “couchsurfers” and overcrowded homes (“Doubled Up”), the largest group of homeless individuals on Rosebud. Recognizing this limitation, SWA conducts its own count of doubled-up persons in addition to the traditional PIT Count.

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 Rosebud 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.

13. 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

14. 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.

15. 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

16. Lauren Dunton, 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>

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 REDCO 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 Mission (due to a lack of available housing there).

The survey relied on tribal employers and REDCO 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.

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 Rosebud 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 Rosebud 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 Rosebud 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 Rosebud Indian Reservation.

DEMOGRAPHIC OVERVIEW/SOCIOECONOMIC PROFILE

The median household income for the reservation is \$28,514

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

I. Population

According to 2014 ACS data, the population of Rosebud Indian Reservation is 1,682; 83% of this population identifies as American Indian alone or in combination with some other race. For the town of Mission, the 2010 Decennial Census reports the population as 1,182. The 2014 ACS reports the total population to be significantly lower, 880 people, 85% of which identify as American Indian alone or in combination with some other race.¹⁷

II. Demographics

Gender ratios are fairly even, with ACS estimating approximately 50% for both men (5,682 total) and women (5,633 total). The reservation population skews significantly younger than the state median age, with an estimated median age of 24 compared to 37 for South Dakota. Approximately 17% of the population has a disability, which encompasses any combination of hearing, vision, cognitive, ambulatory or self-care difficulties. Rosebud and Mission-area residents are approximately 15% 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.

III. Economic Conditions

Income and Poverty

The Rosebud Reservation median household income is \$28,514, which is approximately \$20,000 less than the national average of \$46,049. The county located within the boundaries of the Rosebud reservation, Todd County, is one of the poorest counties in the United States with a median income of \$30,539. In comparison, the state median income is \$50,338.

17. See the Appendixes A and E for additional information

Nearly half of the Rosebud population is living below the poverty line. Within Mission specifically, it is reported that about 45% of the population is living below the poverty line. 48% of reservation households receive SNAP benefits (food stamps).¹⁸ 42.6% of households with one or more disabled individuals are below the poverty level.

Employment

The ACS estimates the reservation unemployment rate to be 19%. The reservation rate is over six times higher than the state unemployment rate. The reservation economy is weighted heavily toward public administration, health care and education. See Appendix E for an in-depth demographic and socioeconomic narrative profile.

These multifaceted challenges create a unique environment for the Rosebud Indian Reservation. In light of limited resources, joint work involving collaboration between social service programs, housing agencies and other relevant tribal leaders and policymakers on the reservation must be undertaken to address the community’s socio-economic needs.

CURRENT HOUSING PROFILE: HOUSING SUPPLY AND DEMAND

SWA Corporation is the largest housing provider on the reservation

The Rosebud 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 Rosebud 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 Rosebud reservation housing market.

Overview of Current Developers

SWA Corporation is the largest housing provider on the Rosebud Indian Reservation. The SWA Corporation’s 2015 Indian Housing Plan (IHP), which tribal housing authorities must submit to HUD annually in order to receive funding, indicates that SWA Corporation operates on an annual NAHASDA budget of \$7,776,165. The SWA Corporation also utilizes funds from sources other than NAHASDA: 1937 Housing Act funds, HUD ICD-BG 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, SWA Corporation operates approximately 1,180 housing units (32.7 % of all housing units on Rosebud), including both low income rental units and mutual help homeownership units.

45 SWA Corporation operated units are LIHTC properties. SWA Corporation also operates the only designated senior housing options on the reservation. SWA Corporation operates 4 multi-family units and 10-20 one-bedroom unit complexes for seniors. There is one senior complex in each of the following communities: Rosebud, Parmelee, St. Francis and Antelope (Mission). SWA’s senior housing complex in Antelope (Mission) has 20 units. There are currently no assisted living, nursing home or residential living center options available on the reservation.

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

Even though the available housing falls short of the community’s need, the Corporation has been able to successfully manage and operate affordable housing developments in a highly challenging housing market. However as a result of the limited funding awarded to them under NAHASDA, SWA has been forced to focus primarily on low-income rental housing development (at the expense of homeownership programs).

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

- The Sicangu Village affordable housing community
 - Currently SWA’s largest development.
 - The site location was chosen because of its proximity to the Rosebud Casino, a large employer on the reservation, and the availability of land.
- The Sunrise I, II and III apartments in Mission
 - Developed by Costello Companies, which has served as the largest developer in Mission over the past 15 years.
 - These apartments were constructed with USDA and low -income housing tax credit funding.
 - Costello has developed thousands of low-income rental units throughout the state of South Dakota.
- The Sicangu Tikaga Okiciyapi Habitat for Humanity developments
 - To date, the Sicangu Tikaga Okiciyapi Habitat for Humanity has placed 19 families in owner-occupied homes as part of their program.¹⁹

Several interviewees noted that new housing has essentially been limited to the SWA Corporation. While the available housing options are serving a crucial need for many families, the lack of available financing for developers has hindered new residential development.

Overview of Available Lenders/Loan Packagers

There are no lending options available for homes built on trust land

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 bound-

aries 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.

Lending options remain fairly limited on the Rosebud 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. There is only one bank that is physically located on the Reservation, Wells Fargo in Mission. The next closest banks are located over 30 miles away in Valentine, Nebraska and include the following: Bank of the West, Sandhills State Bank, Pinnacle Bank, Security First Bank, Union Bank & Trust and Wells Fargo. Financial institutions located in Winner include BankWest, First Fidelity Bank, Sentinel Federal Credit Union and Wells Fargo. The impact of geographic

19. "About Us." Sicangu Tikaga Okiciyapi Habitat for Humanity. <http://hfhsicangu.travelpledge.com/AboutUs>

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 Rosebud Sioux Tribe Credit Program located in Mission. A study conducted by Oweesta found that over half of their surveyed population (43 total) indicated that they rely on payday lending services to cover basic expenses.

The tribal credit program allows tribal employees to take advances on their paychecks that are paid off over time with payments from future paychecks. The Tax Express and Rosebud Lending PLC are payday lenders on the Reservation. Rosebud Lending PLC is uncertified and is owned by the Rosebud Sioux Tribe. 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.²⁰ South Dakota state regulations do not enforce a cap on payday lending rates.²¹ 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.²²

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.²³ 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.²⁴ 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.²⁵ Currently, 11 Native American Direct Loans are active on Rosebud. 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 Rosebud Sioux Tribe to provide financial services to the Rosebud community.²⁶

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

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

22. "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/>

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

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

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

26. "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>

Rate of Mortgage Debt

While the lower rate of units with mortgage debt in Mission (37%) 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.”²⁷ 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.²⁸ 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.²⁹

Financial Education Providers

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. South Dakota State University’s Rosebud Extension office has been providing financial literacy courses since 1991. These classes are offered to tribal college students, interested community members and people receiving state and federal assistance. Additionally, Consumer Credit Counseling Services of the Black Hills has provided financial literacy courses in the past. SWA Corporation provides some individual homeownership counseling to homebuyers who are participating in their programs. Several interview participants noted that people want homebuyer education and counseling to help them navigate the home buying process. REDCO is currently offering financial literacy classes in connection with CCC Services of the Black Hills and expects to expand these classes, including the addition of homebuyer education classes, when the Tatanka Funds CDFI is established. The inclusion of additional courses on financial education, tax education and home maintenance would further ease the path to homeownership.

Tatanka Funds CDFI

REDCO is making significant strides in helping to advance community financial options by assisting with the establishment of a Community Development Financial Institution (CDFI), Tatanka Funds. 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 that might not be eligible for credit from traditional banking institutions. This CDFI will serve the community by providing some much-needed lending products and financial education courses. Presently, the closest established Native CDFI, Lakota Funds, is located on the Pine Ridge Reservation and serves portions of the Rosebud Reservation but is still approximately 90 miles away from Mission.

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)

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. “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

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

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 contractors³⁰.

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 Rosebud Reservation, access to these services is limited. Presented below is an overview of service provider availability on the Rosebud 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 Rosebud. 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 Winner, Valentine and Pierre.

2. INSPECTORS - While there are no South Dakota licensed inspectors in Mission or on the Rosebud Reservation, there are seven licensed inspectors located in Pierre, SD, which is approximately 100 miles from Mission.

3. APPRAISERS - There are no appraisers located in Mission or on Rosebud. Mulligan Appraisal, Radant Appraisal, Hoefs Appraisal Services and Courtland Dewing are all located in Valentine, NE, approximately 32 miles from Mission. Dakota Appraisal/Mateicka Appraisal Services is located in Winner, SD and Stenson Appraisal is located in Colome, SD.

Property Values

Property values in Mission and on Rosebud 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.³¹ The estimated median value for owner-occupied housing units is \$41,600 for Rosebud and \$42,400 for Mission. 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 Mission/Rosebud 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 Mission/Rosebud area may be the reason for lower property values.

Current Monthly Homeowner Costs

44% of reservation households with a mortgage spend more than 30% of their income on housing costs

A high proportion of homeowners living on the reservation but not in the Mission area are currently living in unsustainably costly housing, which is reflective of the general lack of affordable housing finance options. According to 2014 ACS estimates, 44% of Rosebud households with a mortgage spend more than 30% of their income on housing costs, com

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

31. 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

pared to the Mission average of 19%, the state average of 24% and the national average of 34% of households. See Appendix D, table B19 for more information.

Housing that exceeds 30% of household income has generally been considered unaffordable by housing policy experts.³² 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 One possible explanation for the lower rate of Mission-area residents living in unaffordable housing could be, as mentioned previously, that Mission-area families are more likely to live in subsidized housing when compared to households in other areas on the reservation. If housing costs are subsidized, affordability is increased.

The SWA Corporation's focus on impoverished, cost-burdened households has likely improved overall affordability for low-income families. It is plausible that because the SWA Corporation caps housing costs at 30% of household income, in combination with their policy of subsidizing rents, only 11% of Rosebud homeowners without a mortgage pay more than 30% of their income on housing.

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 Mission is \$386, which is over \$500 less than nationwide median rent, and \$476 for Rosebud, which is about \$450 less than the 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 \$440.³³ 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 a little over a third (38%) of Rosebud reservation households³⁴, rent exceeds 30% of their income, compared to United States renters where 52% pay 30% or more of their income on housing costs. However the proportion of households where rent exceeds 30% of income is substantially higher for Mission (45%) when compared to the reservation's overall percentage of 38%. Conversely, about a third (32%) of Rosebud households and about a quarter (23%) of Mission households spend less than 15% of their income on housing costs.

It is difficult to pinpoint the factors contributing to the higher percentage of affordable housing situations in Mission when compared to the rest of the reservation. It is possible that there are a higher proportion of families that are not eligible for subsidized housing and therefore are living in non-subsidized rental units in Mission. Either way, the shrinking availability of rental housing for families that wish to continue living on the reservation continues to be a problem.

32. 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>

33. "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

34. Where gross rent as a percentage of household income (GRAPI) can be calculated.

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 Mission/Rosebud-area household. Several interviewers did note the prohibitively high costs of connecting to phone service, cable service, electricity, water, sewer and gas.

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?”

Table 1.
UTILITY USAGE

Valid Responses	Yes	%	Yes, Declined	%	No	Declined	%
Water/Sewer Use							
419	22	5.3%	0	(0.0%)	395	2	(0.5%)
Gas/Propane Use							
419	235	56.1%	1	(0.2%)	181	2	(0.5%)
Oil, Coal, Kerosene Use							
419	52	12.4%	0	(0.0%)	365	2	(0.5%)
Electricity Use							
419	376	89.7%	1	(0.2%)	40	2	(0.5%)

Source: Dakota Pilot Project Housing Needs Assessment

Based on data collected in 2013 by the Rosebud Sioux Tribe and the SWA Corporation as part of the Dakota Housing Needs Assessment Pilot Project, only 5% of households on Rosebud pay for water and sewer use. Payment for oil, coal and kerosene is only slightly more common, with 12% of households paying a monthly bill. Almost 60% of households pay for gas or propane, and electricity is the most common utility or fuel expense, with 90% paying for its use.

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

Valid Responses	Avg	Min	Max
Water/Sewer Annual Expenses			
22	\$300.86	\$120.00	\$1,395.00
Gas/Propane			
235	\$1,427.21	\$0.00	\$4,464.00
Oil/Coal/Kerosene			
52	\$752.39	\$50.00	\$2,250.00
Electricity			
376	\$2,066.40	\$0.00	\$9,363.00

Source: Dakota Housing Needs Assessment Pilot Project

The two most commonly paid for utilities, gas/propane and electricity, are also the two with the highest median annual costs, \$1,200 and \$1,860 respectively. The median water/sewer bill is \$190 per year, with nearly all households paying less than \$600 a year. The median oil/coal/kerosene bill is \$600 per year.

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

Current Unit Size

A higher proportion of households on the Rosebud Indian Reservation have less than 5 rooms (approximately 39%) versus the United States (30%) and the state of South Dakota (approximately 29%) (See table B6 for detailed information). Additionally, the median number of rooms for Mission City is 4.2, which is over 1 full room lower than the median for the United States (5.5) or South Dakota (5.8). 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.

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>

The proportion of households that have 3 bedrooms hovers around a third (33-34%) for South Dakota and the Rosebud Indian Reservation. For Mission, 29% of households have 3 bedrooms and over half (52%) of households have 2 bedrooms. This is a substantially higher number than for the whole of Rosebud (33%). See table Appendix D, table B7 for additional information.

An analysis conducted for 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 nationwide.³⁷ 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.³⁷

HOUSING SUPPLY AND DEMAND

Despite a continually improving real estate market in South Dakota, the Rosebud Indian Reservation market has languished in comparison.³⁸ 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 Rosebud Indian Reservation deviates from that of a typical market.

As a result of the lack of complete, accurate or relevant federal and local data, the demand for housing in Mission and on Rosebud 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 Rosebud reservation housing market will be more thoroughly explored. Presented below is a summary of the unique components of the Rosebud real estate market.

Overview of the Rosebud Real Estate Market

1. THE SIGNIFICANT PROPORTION OF TRAILER/MOBILE HOMES.

For many reasons, including lack of credit, employment issues and the high cost of infrastructure, a first home purchase is often a trailer/mobile 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.”³⁹

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

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

39. “Native American Housing Assistance and Self-Determination Act.” Washingtonlawhelp.org. <http://www.washingtonlawhelp.org/resource/native-american-housing-assistance-and-self-determi>

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

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.⁴⁰ The movement of this population off the reservation could significantly stunt community and economic development.

There has been no significant rental housing development in Mission in the last decade

4. LACK OF DEVELOPMENT.

The last significant housing development constructed in Mission was the Sunrise III low-income housing tax credit complex in 2006. There has been no significant rental housing development in Mission in the last decade and no new homeownership developments completed in several decades.

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 Rosebud Indian Reservation prevents a full assessment of the housing stock for habitability and projected longevity, making it difficult for SWA, REDCO and other reservation entities concerned with housing to plan for the needs of current and future reservation residents. One significant aspect of this issues is the unquantified, but potentially significant, impact of damage on both private and housing authority-managed units due to the use and manufacture of methamphetamines which will further reduce the already-limited housing supply.

7. THE COMPLEX LEGAL INFRASTRUCTURE

The legal infrastructure that underlies any real estate transaction taking place on the Rosebud 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 Rosebud Indian Reservation must pass has profound negative effects on the operation of the local housing market.

nation-act-nahasda?ref=|Tom#d

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

SUMMARY OF CURRENT HOUSING STOCK

The housing stock in Mission and on Rosebud includes owner -occupied units, market rate rental units, employee rental housing (Bureau of Indian Affairs and Indian Health Services), and assisted/subsidized rentals units with a relatively high percentage of low-income rentals. The assisted/subsidized rentals include units owned and/or operated by the SWA Corporation, homeownership units built under the 1937 Housing Act that are owned by the SWA Corporation and not yet conveyed to the homebuyer, and units owned and/or operated by Costello Companies. All of Costello Companies’ units are located in Mission 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 3,156 occupied housing units on the Reservation and surrounding trust lands. There are 322 occupied housing units in Mission with 52% of the units renter-occupied and 48% 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”⁴¹. Conversely, all non-owner-occupied units are considered rented. There is a much higher percentage of renter-occupied units in Mission (52%) compared to South Dakota (32%) and the United States (36%). See table B3 for additional information.

The proportion of owner-occupied units is substantially lower for the Rosebud Indian Reservation (44%) and Mission (48%) when compared to South Dakota (68%) or the United States as a whole (64%) (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.”⁴²Therefore an increase in owner-occupied units relative to the number of renter-occupied units would likely contribute to substantial economic growth on the reservation.

All non-owner-occupied units are considered rented. Appendix D, table B4 shows that 71% of respondents for South Dakota are currently living in owner-occupied units, which is a substantially higher proportion than Rosebud (40%) and Mission (44%). This means that a higher proportion of individuals residing in households within the Rosebud reservation and in Mission either do not own their home or are not living with the homeowner. See Appendix D, table B4 for more information.

Table 3.
SWA CORPORATION SUBSIDIZED & ASSISTED RENTAL UNITS

Location	Number of Units	Regulations
Sicangu Village Estates 1-3	45	LIHTC
Sunrice I-III	168	LIHTC/USDA 515
SWA 1937 Act Low-Rent Rentals	808	1937 Act/NAHASDA
SWA MH Rentals (not yet conveyed)	110	1937 Act/NAHASDA
SWA Rentals	76	USDA 51 B5
SWA Rent to Own	156	NAHASDA

Sources: SWA Corporation IHP FY 2015, Costello Companies, Monica Moran, SWA Corporation Development Officer

The majority of the rental housing stock in Mission and on Rosebud is comprised of subsidized/assisted units. This skews the private market and people’s perceptions and attitudes towards rent amounts by artificially lowering rent

41. “Median Value of Owner-Occupied Units.” https://www.census.gov/quickfacts/meta/long_HSG495214.htm

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

amounts below fair market rates, which results in the creation of a wider gap between traditional mortgage/home-ownership payments and average rents charged in the area, which forces individuals with incomes to live as guests in the subsidized units of their lower-income friends and family members.

Available Vacant Stock and Need for Rehabilitation

87 private homeowners on the Rosebud Reservation need repair and renovation work

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, there are 64 vacant units owned and operated by the SWA Corporation. The latest American Community Survey estimates shows there are 449 vacant housing units on the Rosebud Indian Reservation, which is 12.4% of the total (see Appendix D, table B12). There are no data sources that indicate the condition or habitability of these vacant units. The SWA Corporation's FY 2015 Indian Housing Plan (IHP) does provide some funding for vacant housing unit restoration, mold remediation and possible meth remediation.

The SWA Corporation also provides funding to private homeowners for needed repairs and renovations under the Home Improvement Program (HIP). As of March 3, 2016 (date list received), there are 87 private homeowner applicants on the waiting list for needed repair and renovation work. 11 of these homeowners reside in the Mission/Antelope community.

Age and Condition of Housing on the Rosebud 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 Rosebud Indian Reservation, utilizing primarily local datasets and ACS estimates.

A higher proportion of housing was built prior to the 1960s in the United States and South Dakota as a whole, compared to Mission and the Rosebud reservation. This is likely because there was no comprehensive effort by the federal government to build permanent housing in Indian Country prior to the 1960s. The number of housing structures built after 1959 increased five-fold on the Rosebud Reservation and nearly doubled in Mission.

In mid-1962, the federal government determined that the Rosebud 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. 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.

According to ACS estimates, a plurality of housing on the Rosebud reservation was built from 1960 to 1979 at 40%, with housing built between 1980 and 1999 closely trailing at 32%. The proportion of structures built after 2000 is just over 10% for Rosebud, compared to 16% for the United States and 17% for South Dakota. See Appendix D, table B13 for additional details. The low-income housing tax credit Sunrise Apartments I, II and III comprise the vast majority of the units built after 2000 (See Appendix D, table B11 for additional information). 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

Mobile homes experience problems with mold and rot at a higher rate than other 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.^{43 44}

This improvement in mobile home quality may be why we see such a high increase in both mobile home rental and ownership on the Rosebud Indian Reservation from 3 total in 1940-1959, to 170 total in 1960-1979 (see Appendix D, table B10). Overall, mobile homes comprise a significantly higher percentage of total housing structures in Mission (15%) and on Rosebud (12%) compared to state (9%) and national (6%) percentages. See Appendix D, table B9 for additional information.

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.⁴⁵ 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.”⁴⁶ 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.⁴⁷ 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 Rosebud Reservation units lacking complete plumbing facilities is twice (2%) that of the state of South Dakota(1%)

43. 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

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

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

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

47. “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/>

and the United States (1%). For lack of complete kitchen facilities, the percentage of housing units in Mission is four times the state and national percentages. See Appendix D, table B14 for more detailed information.

NEW CONSTRUCTION

Overview of Obstacles to Construction

Due to the difficulties involved in constructing new homes, many community members purchase mobile homes instead

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. However the Tribal Employment and Contracting Rights Office (TECRO) does waive its licensing requirements for those who are constructing their own homes. James Henry at TECRO recalls that only about 5 people in the last 5 years have built their own homes (non-trailer homes) on the reservation, however this cannot be considered an official statistic.

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. In addition to the SWA Corporation and Costello, there are two additional organizations engaged in housing production. Rosebud Log Homes provides log home packages and construction services. Ojinjinkta Housing Development Corporation, which is a wholly owned subsidiary of the the SWA Corporation, produces stick built houses in its housing factory for sale to individual home buyers.

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. The Rosebud Reservation has a mix of town centers, including Mission and Rosebud, with limited infrastructure in place, limited available land located by the highway and vast acreage of undeveloped land. This phenomenon results in a reversal of historically scattered housing distribution patterns.

The construction of a new home on a rural homesite may entail building a road for access, bringing in electricity over considerable distances, drilling a well or connecting to the Mni Wiconi Sicangu Rural Water System or other water lines, installing a septic system and building a fence around a 2.5 acre lot. The cumulative expense of these additional infrastructure-related costs often deters individuals from building their own home, or forces them to constrain the size of their home site in order to limit the impact on the amount of available land along the highway. Developing infrastructure for multiple units is the most cost effective way to develop new housing in this setting, however this admittedly clashes with traditional desires for independent, rural and family-centered living. As noted by several interview respondents, many community members would rather live in a highly rural environment but must live within town due to the lack of housing availability in the more remote areas.

Availability of Contractors

The problem of finding skilled contractors is compounded due to the difficulties that many of the smaller contractors experience while attempting to obtain adequate insurance coverage. For most housing markets, there exists a wide range of specialized contractors and construction management firms. For the Rosebud Reservation, there is a

shortage of skilled workers in the construction industry. Interview participants mentioned that the lack of a streamlined and transparent process for securing land, loan contractors and utility hookups contributed significantly to construction obstacles.

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. However the Rosebud Sioux Tribe has comprehensive foreclosure and eviction codes in effect. Additionally, Bank West and American Financial Bank, which is located in Pierre, both have a history of lending on fee land on reservations in South Dakota. The necessary legal infrastructure to protect lender interests is in place and should not be considered a barrier for lenders issuing loans concerning real property on the Rosebud Indian Reservation.

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.

For a leasehold mortgage, the purchaser will need to get a lease from the Tribal Land Enterprise (TLE) or the individual allottees if the land is not controlled by TLE. TLE was established in 1943 in an effort to consolidate fractionalized lands on the Rosebud. TLE issues shareholder certificates in exchange for land, consolidates fractionalized lands, and reassigns larger parcels. As multiple interview participants noted, fractionated interests in land means that landowners effectively own nothing and land goes undeveloped due to inability to get home loan. The Tribe is the largest shareholder. TLE manages approximately 900,000 acres on Rosebud. TLE requires leased land to be fenced within 30 days. After getting TLE approval, the BIA will then have to approve and record the lease.

Depending on the terms of the lease, TLE or the allottees may need to approve the leasehold mortgage. After any necessary approval from TLE or the 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.

SENIOR HOUSING

10/20 Plex Senior Apartments

SWA Corporation operates 10-20 one-bedroom unit complexes for seniors, referred to as the 10/20 Plex Senior Apartments. There is one in each of the following communities: Rosebud, Parmelee, St. Francis and Antelope (Mission). SWA's senior housing complex in Antelope (Mission) has 20 units. There are currently no assisted living, nursing home or residential living center options available on the reservation.

The SWA Corporation maintains a separate waiting list for its 10/20 Plex Senior Apartments. There are currently 8 applicants on this waiting list. Four of the eight applicants on the waiting list have applied to live in the senior 20-plex located in Antelope.

In addition to housing waiting lists for senior complex rental units, low-income rental units and home ownership (rent to own) units, the SWA Corporation maintains four additional waiting lists.

OCCUPANCY AND OVERCROWDING

Doubled-Up Households

Overcrowding, a situation defined by housing experts as units with more than one occupant per room, is a direct determinant of housing demand.⁴⁸ Overcrowded housing has significant negative social and psychological effects, and subsequently serves as an important measure for examining housing need.⁴⁹

Under NAHASDA, the SWA Corporation 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.

Table 4.
SWA CORPORATION DOUBLED-UP 2016 INDIVIDUALS

	Guests	Permanent	All guests and hosts
Adult	536	496	1032
(Veterans)			(18)
Children	423	334	757
Total	959	830	1789

The information obtained from the SWA Corporation’s “doubled-up” population count points directly to the overall demand for additional housing. In early 2015 and 2016, SWA Corporation 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.⁵⁰ Because doubled-up conditions are known to be pervasive in Indian Country, SWA Corporation conducted their own Doubled-up Count in large part to develop an understanding of how many individuals and families who are “doubled-up” are currently living on the Rosebud Indian Reservation. For the most recent count, SWA Corporation staff counted approximately 300 households and surveyed approximately 320 respondents, and counted a total of 959 guests (including adults and children) and 830 hosts

48. 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>

49. “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>

50. “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>

(including adults and children), for a total of 1,789 individuals residing in doubled-up situations. In the Mission/Antelope area, there were 174 doubled-up persons.

Although this doubled-up population is not considered homeless according to HUD’s definition, they lack permanent housing of their own. Moreover, these high numbers of doubled-up individuals and families contribute to severe over-crowding conditions that negatively impact the individuals and families who are providing them shelter. Presented below is a summary of the data.

Table 5.
MISSION/ANTELOPE DOUBLED-UP TOTALS

	Guests	Permanent	All guests and Permanent	Percent of Total population
Adult	40	52	92	10.5%
Children	39	43	82	9.3%
Total	79	95	174	19.8%

Out of approximately 32 total households surveyed in the Mission/Antelope area during the 2016 Doubled-up Count, SWA Corporation field data collectors counted 40 adults and 39 children temporarily-residing in those households, for an approximate total of 79 guests or people without homes of their own. 52 adult hosts were counted, as well as 43 permanently-residing children, for a total of 95 total permanent individuals. This results in a total of 174 doubled-up individuals, of which 47% are children. Using the most recently available ACS estimates as basis, the doubled-up population represents about 20% of the total population of Mission, SD (880).

It is also important to note that the American Community Survey’s data on average household size further highlights the problem of overcrowding on the Rosebud reservation. ACS data for Rosebud and Mission suggest that the average household size on the Rosebud is greater than the national and state averages (3.6 people per household in Rosebud versus 2.5 people per household in South Dakota) (see Appendix D, chart B5). ACS also indicates that the average household size in Mission is slightly higher than national and state averages. 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, and whether 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 Rosebud. Because the Census Bureau equates a “household” to a housing unit, this presents difficulties in accurately identifying the number of families living within a given household.

DEMAND FOR LOW-INCOME HOUSING

SWA Corporation primarily operates low income rental units and homeownership (rent to own) programs. It is clear from the waiting list data that there is a long list of households competing for the limited supply of available rental and sale units.

SWA Low Rent Waitlist

There are currently 180 total applicants on the SWA Low Rent waitlist, with 40 of those applicants on the waiting list for rental units in the Mission/Antelope community. As indicated by the long waiting list for these low-rent units, the currently available supply of affordable units is insufficient.

Table 6.
SWA CORPORATION LOW RENT WAITLIST LENGTH (ALL APPLICANTS)

For all 180 applicants on the Low Rent waitlist, the average waitlist length is 1.3 years and the median is 1 year. The longest amount of time a current applicant has spent on the waitlist is 5 years, and the shortest is 5 months.

Less than a year	78
1 to 2 years	70
2+ years	32
Total	180
Average length of time on waitlist	1.3 years (16 months)
Median length of time on waitlist	1 year
Range	0.4 to 5 years (5 months to 5 years)

Table 7.
SWA CORPORATION LOW RENT WAITLIST INCOME SUMMARY (ALL APPLICANTS)

For all applicants on the Low Rent waitlist, the average income is \$10,401 (approximately \$15,000 less than the average income for the Homeownership waitlist) and the median income is \$8,652 (approximately \$13,000 less than the median income for the Homeownership waitlist), with a range of \$0 to \$51,032.

Average Income	\$10,401
Median Income	\$8,652
Range	\$0 to \$51,032
Number of People with Income over \$30,000	11

Table 8.
SWA CORPORATION LOW RENT ANTELOPE COMMUNITY WAITLIST LENGTH

As of July 2016, half of the 40 individuals on the Low Rent waitlist for Antelope (Mission) have waited less than a year for housing. The average wait time is approximately 1 year.

Less than a year	20
1 to 2 years	13
2+ years	7
Total	40
Average length of time on waitlist	14 months
Median length of time on waitlist	12 months
Range	4 to 40 months

Table 9.
SWA CORPORATION LOW RENT ANTELOPE COMMUNITY WAITLIST - INCOME

The average reported income for individuals on the Low Rent waitlist for the Antelope community is \$10,565. There is 1 reported individual with an income over \$30,000.

Average Income	\$10,565
Median Income	\$9,101
Range	\$0 to \$30,024
Number of People with Income over \$30,000	1

Table 10.
SWA CORPORATION LOW RENT ANTELOPE COMMUNITY WAITLIST - FAMILY SIZE

The average and median family size for those on the Low Rent housing waitlist is 3, with a range of 1 to 7.

Average Family Size	3
Median	3
Range	1 to 7

Table 11.
SWA CORPORATION ANTELOPE COMMUNITY LOW RENT DESIRED UNIT SIZE

The most commonly requested unit size for applicants on the Low Rent waitlist is the 1-bedroom unit, with a total of 13 applicants requesting this unit size. The second most commonly requested unit size for applicants on the Low Rent waitlist is a 3-bedroom unit size, with a total of 10 applicants requesting this unit size.

Desired number of bedrooms	Total Number of Families	Average Family Size Requesting
5	7	5.7
4	6	4.5
3	10	3.5
2	6	2.0
1	13	1.2

DEMAND FOR SWA RENT-TO-OWN HOUSING

In addition to the Low Rent housing program, the SWA Corporation also maintains waiting lists for their homeownership program. Presented below is a summary of the Homeownership waitlist, in order to demonstrate the demand for homeownership housing.

Table 12.
SWA CORPORATION HOMEOWNERSHIP WAITLIST LENGTH (ALL APPLICANTS)

As of August 2016, there are currently 39 total applicants on the SWA Corporation Homeownership waiting list. For all applicants on the Homeownership waitlist, the average waitlist length is 2.9 years and the median is 1.3 years. The longest amount of time on the waitlist is 9.7 years, and the shortest is 4.8 months.

Less than a year	8
1 to 2 years	15
2+ years	16
Total	39
Average length of time on waitlist (years)	2.9
Median length of time on waitlist (years)	1.3
Range	4.8 months to 9.7 years

Table 13.
SWA CORPORATION HOMEOWNERSHIP WAITLIST (ALL APPLICANTS) - INCOME

For all applicants on the Homeownership waitlist, the average income is \$25,940 and the median income is \$21,600, with a range of \$8,244 to \$54,711.

Average Income	\$25,940
Median Income	\$21,600
Range	\$8,244 to \$54,711
Number of People with Income over \$30,000	10

Table 14.
SWA CORPORATION HOMEOWNERSHIP WAITLIST (ALL APPLICANTS) - FAMILY SIZE

For all applicants on the Homeownership waitlist, the average and median family size is 4, with 1 being the smallest family size and 8 being the largest.

Average Family Size	4
Median	4
Range	1 to 8

Table 15.

SWA CORPORATION HOMEOWNERSHIP ANTELOPE COMMUNITY WAITLIST LENGTH

The average waitlist length for all applicants on the Homeownership Waitlist applying for the Mission/Antelope area is 1.2 years. The longest amount of time on the waitlist is 2.7 years, and the shortest is 4 months.

Less than a year	3
1 to 2 years	3
2+ years	1
Total	7
Average length of time on waitlist (years)	1.2 years
Median length of time on waitlist (years)	1.2 years
Range	4 months to 2.7 years

Table 16.

SWA CORPORATION HOMEOWNERSHIP ANTELOPE COMMUNITY WAITLIST - INCOME

For applicants on the Homeownership waiting list applying for the Mission/Antelope area, the average income is \$18,539 and the median income is \$18,624, with the lowest being \$8,244 and the highest being \$25,685.

Average Income	\$18,539
Median Income	\$18,624
Range	\$8,244 to \$25,685
Number of People with Income over \$30,000	0

Table 17.

SWA CORPORATION HOMEOWNERSHIP ANTELOPE COMMUNITY WAITLIST - FAMILY SIZE

For applicants on the Homeownership waitlist, the average family size is 3 and the median is 4, with a range from 1 to 6.

Average Family Size	3
Median	4
Range	1 to 6

Table 18.
SWA CORPORATION ANTELOPE HOMEOWNERSHIP DESIRED UNIT SIZE

The most commonly requested Homeownership unit size is 5-bedroom, with the average family size of the applicant at nearly 6 individuals.

Desired number of bedrooms	Total Number of Families	Average Family Size Requesting
5	2	5.5
4	2	4
3	1	2
2	2	1

Table 19.
SWA WAITLIST SUMMARY TABLE

Type	Number of Applicants
Low Rent	180
Home Improvement Program	87
Homeownership	39
FEMA Trailers	38
Core House Program	32
20-Plex	8

EMERGENCY AND TRANSITIONAL HOUSING

In the context of housing need, reservation homelessness and the need for emergency and transitional housing must also be considered. Recognizing this need, the SWA Corporation operates the Core Housing Program, which provides replacement units to individuals who are homeless or private homeowners whose homes are dilapidated and in need of total replacement. The SWA Corporation maintains a separate list of Core House applicants who are veterans as well as those applicants who are specifically requesting a FEMA trailer. See below for a waitlist summary.

Table 20.
SWA DEMAND FOR CORE HOUSING UNITS AND FEMA TRAILERS

In order to assess the extent of homelessness on the reservation and subsequently establish a more accurate demand for emergency and transitional housing, the SWA Corporation 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.⁵¹ Presented below is a summary of the findings.

51. "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

Core Housing Program	Number of Applicants
Efficiency Units	10
1-Bedroom	11
2-Bedroom	6
3- Bedroom	2
5-Bedroom	1
Total (Core Housing)	30
Mission/Antelope Total (Core Housing)	5
Veterans Total (Core Housing)	5
FEMA Waiting List Total	38
Mission/Antelope Total (FEMA)	6
OVERALL TOTAL	68

Table 21.
TODD COUNTY 2016 PIT SUMMARY

For the unsheltered population count, SWA Corporation data collectors counted 70 unsheltered adults and 29 children. 3 individuals were counted but not surveyed. SWA Corporation employees also counted 25 adults and 10 children living in shelters. SWA Corporation field data collectors counted 17 sheltered men, 18 sheltered women, 57 unsheltered men and 43 unsheltered women. This is a total of 137 individuals. This is an approximately 108% increase from last year, where they counted 33 unsheltered adults, 3 unsheltered children, 15 sheltered adults and 14 unsheltered children, for a total of 66 individuals. From the information provided, it is not possible to determine whether the increase is due to increased capacity for conducting the count or an actual increase in the homeless population.

	Sheltered	Unsheltered	Not Surveyed
Adults (24+)	20	63	2
Children (<18)	10	29	0
Adults (18-24)	5	7	1

Table 22.
MISSION/ANTELOPE 2016 PIT SUMMARY

SWA Corporation PIT field data collectors counted a total of 26 adults and 12 children in the Mission/Antelope community. Of the adults, 11 are unsheltered and 15 are sheltered. Of the children, 1 is unsheltered and 11 are sheltered.

	Unsheltered	Emergency Shelter/ Transitional Housing	Total	Percent of Total Population
Adults	11	15	26	3%
Children	1	11	12	1%
Total	12	26	38	4%

The South Dakota Housing for the Homeless Consortium (SDHHC) facilitates the PIT count for the state and arrived at 1,186 total homeless for 2016. Using these figures as a basis, the SWA Corporation PIT data collected for Todd County represents approximately 12% of the total homeless population of South Dakota. For the unsheltered population specifically, the SWA Corporation PIT data represents approximately 60% of the unsheltered homeless population of South Dakota and 4% of the sheltered population. The inclusion of SWA Corporation's PIT data produced a significant increase in the homeless population of South Dakota. Additionally, using the latest ACS estimates as a basis for analysis, the total homeless population comprises approximately 4% of the total population of Mission, SD.

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 137 homeless individuals, which includes families with children, on the Rosebud Reservation.

OVERVIEW OF HOUSING SHORTAGE

To date, a non-subsidized 2-bedroom Sunrise Mission unit rents for \$744 a month

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 SWA-subsidized housing, developed primarily to house low-income families.

Under NAHASDA regulations, SWA Corporation 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."⁵² 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 Mission. Many families do not qualify for the available low-income units, and are subsequently forced to attempt to find housing in a limited real estate market. For instance, Costello Companies, the only other major landlord on the reservation and in Mission, applies a range of rent levels to its Sunrise Mission units, depending on whether USDA Rural Development subsidies or LIHTC restrictions have been applied to the unit. Many of the units have no subsidy or restriction attached to them. To date, a non-subsidized 2-bedroom unit rents for a rate of \$744 a month. The non-subsidized 3-bedroom rate is \$982. These rents are substantially higher than the HUD 2016 Fair Market Rent rates for Todd County, which is \$644 for a 2-bedroom unit and \$799 for a 3-bedroom unit. The higher-than-market-rate cost of the available Costello-owned rentals further highlights the skewed market dynamics on the reservation and greatly contributes to the current housing crisis.⁵³

In addition to a lack of affordable rental housing, there are very few houses for sale in Mission and on Rosebud. Tripp County administers and records property transactions in Todd County. There were only 3 recorded home sales in the town of Mission in 2015. The lack of available housing inventory for sale further highlights the problems experienced by individuals looking to purchase a home in the Mission area.

Another impact of the distorted housing market is the high price of housing relative to quality. The lack of sufficient housing market data limits full understanding of this issue, however several interviewees stated that a very small trailer house that is in need of rehabilitation in Mission will typically rent for \$500 a month. The effect of this higher

52. "The Effect of Supply and Demand Factors on the Affordability of Rental Housing." http://digitalcommons.iwu.edu/cgi/viewcontent.cgi?article=1007&context=econ_honproj Wesleyan University.

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

price-relative-to-condition phenomenon is to push people to off-reservation communities where they can buy or rent a higher quality house at a lower cost.

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.

Table 23.
ROSEBUD INDIAN RESERVATION UNEMPLOYMENT AND POVERTY RATE CHANGES OVER TIME

The table above presents ACS data on the estimated change in the unemployment and poverty rates on the Rosebud Indian Reservation over time. The 2000 Census reports the Rosebud Reservation unemployment rate at 11.4% and the poverty rate at 47.1%. In 2010, the ACS replaced the Decennial Census as the primary collector of socioeconomic data.⁵⁴ 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 Rosebud reservation is detailed in Appendix E.

ACS 5-Year Estimates	Unemployment Rate	Poverty Rate
2006-2010	15.6%	50.3%
2007-2011	15.9%	50.5%
2008-2012	17.5%	47.7%
2009-2013	18.8%	46.7%
2010-2014	18.6%	48.5%

Table 24.
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 Rosebud 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 Labor⁵⁵

54. U.S. Census Bureau ACS Estimates, Selected Economic Characteristics, Employment Status and Poverty Status

55. 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_

Table 25.

INDUSTRY PROJECTIONS FOR ALL SECTORS IN CENTRAL SOUTH DAKOTA IN 2012-2022 (INCLUDING TODD COUNTY)

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 Waste Management and Remediation Services	345	10	0.3%	2.7%
Agriculture, Forestry, Fishing and Hunting	8,325	-80	-0.1%	-1.0%
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 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

Industry Projections for all Sectors in Central South Dakota in 2012-2022 (including Todd County)

The South Dakota Department of Labor makes economic projections at the sub-state level. The table above shows the long term industry projections for all sectors for the 2012-2022 projection period in central South Dakota, which includes the Rosebud 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.

Table 26.
TODD COUNTY CHANGE IN EMPLOYMENT FROM 1990-2015

Year	Employed	Unemployed	Todd County Unemployment Rate	South Dakota Unemployment Rate
1990	2,161	251	10.4%	3.8%
1991	2,150	232	9.7%	3.5%
1992	2,284	214	8.6%	3.3%
1993	2,246	218	8.8%	3.4%
1994	2,315	278	10.7%	3.3%
1995	2,499	221	8.1%	3.0%
1996	2,507	240	8.7%	3.2%
1997	2,529	232	8.4%	2.9%
1998	2,632	219	7.7%	2.8%
1999	2,745	208	7.0%	2.7%
2000	2,837	131	4.4%	2.5%
2001	3,161	171	5.1%	3.1%
2002	3,141	183	5.5%	3.2%
2003	3,229	191	5.6%	3.5%
2004	3,231	207	6.0%	3.7%
2005	3,270	207	6.0%	3.8%
2006	3,426	198	5.5%	3.1%

Year	Employed	Unemployed	Todd County Unemployment Rate	South Dakota Unemployment Rate
2007	3,231	197	5.7%	2.8%
2008	3,219	219	6.4%	3.1%
2009	3,306	255	7.2%	4.9%
2010	3,127	259	7.6%	5.0%
2011	3,083	288	8.5%	4.7%
2012	2,920	313	9.7%	4.3%
2013	2,879	311	9.7%	3.8%
2014	2,850	272	8.7%	3.4%
2015	2,824	227	7.4%	3.1%

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

The table above shows Labor Force, Employment and Unemployment data for Todd County from the years 1990-2015, with the state unemployment rate included for comparison. It is clear from the data that while the unemployment rate for Todd County remains fairly high relative to the state average, employment figures have improved slightly since the height of the recession. However the unemployment rate for the county is taking considerably longer to return to pre-recession (2007 and earlier) values when compared to the overall state unemployment figures.

Economic Outlook

Despite the economic stagnation that continues to plague the reservation, Rosebud Sioux Tribal leaders and community members are actively working to combat economic decline by identifying opportunities for growth, encouraging entrepreneurship and engaging in local business development.

In 2015, the First Nations Oweesta Corporation, a community development non-profit, partnered with REDCO to conduct a market study, community survey and key leader interviews. The study was conducted in order to capture information that would “determine the financial needs of the community, identify gaps in lending products and identify areas where REDCO could cultivate partnerships for their clients.”⁵⁶ One key finding from the survey is that over half of the surveyed respondents indicated that they were interested in starting a new business but experienced a number of obstacles, including lack of knowledge, loan ineligibility and lack of credit. Obstacles to successful business development not only suppress employment growth, but can also have lasting effects for building the economy long-term.

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.⁵⁷

56. Market Analysis, prepared for REDCO. April 2016

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

If the most successful local businesses are non-Native and located off the reservation, “The economy is not building within the community and business is outsourced from outside of the target market.”⁵⁸ Effective import-replacement allows a local area to build up infrastructure, increase area employment and build economic viability within the community.

REDCO has clearly recognized the need for business development by constructing the Turtle Creek Crossing Super Foods grocery store at the Keya Wakpala site, which serves as the anchor point for business development at the site and added dozens of new jobs to the community. The Oweesta interviewees indicated that there is still a substantial need for additional businesses. 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 Rosebud Indian Reservation was 11,315 and is expected to grow approximately 1.5% annually for the next 15 years. As of 2015, the estimated population of Mission was 1,215 and is expected to grow approximately 2.8% annually for the next 15 years.

Table 27.
STATE AND COUNTY ANTICIPATED POPULATION GROWTH FROM 2020-2035

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

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

Source: South Dakota State Data Center, South Dakota State University⁵⁹

Table 28.
TODD COUNTY PROJECTED POPULATION GROWTH BY AGE CATEGORY, FROM 2020-2035

Unlike other rural counties in South Dakota, the population of Todd County has increased since the 1960s. Todd County is expected to see growth in the 2-3% range from 2020-2035.

Age Category	2020	2025	2030	2035
24 and under	-0.93%	-0.92%	-0.89%	-1.03%
25-44	0.99%	0.55%	0.20%	-0.02%
45-64	1.07%	1.54%	1.57%	1.72%

58. Market Analysis, prepared for REDCO. April 2016

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

Age Category	2020	2025	2030	2035
65+	1.17%	1.29%	1.64%	1.83%
Total	2.30%	2.47%	2.52%	2.51%

Source: South Dakota State Data Center, South Dakota State University⁶⁰

Rosebud Indian Reservation and Mission City Projected Population Growth

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

Table 29.
MISSION CITY POPULATION GROWTH FROM 1990-2010

According to the 1990 Census, the population in Mission at that time was 730 people. The population count for the 2000 Census for Mission was 904 people. This correlates to a growth rate of 2.16%. The population growth rate between the 2000 Census and the 2010 Census was 3.07%, with a population change from 904 people in 2000 to 1,182 people in 2010.

Year	Total Population	Percent Increase
1990	730	
2000	904	2.16%
2010	1182	3.07%

Table 30.
MISSION CITY PROJECTED POPULATION GROWTH

Using Census Population Annual Estimates of the Resident Population provided by the Census Bureau, the estimated baseline 2015 population is 1,215 and the growth rate is .0279. According to the table above, the population of Mission City is expected to experience a gradual increase of approximately 5% within the next 15 years.

Year	Estimated Total	Estimated Increase
2016	1,248	
2018	1,321	73
2021	1,436	115
2026	1,651	215
2031	1,898	247

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

Table 31.
ROSEBUD INDIAN RESERVATION PROJECTED POPULATION GROWTH

Because the Census does not provide population estimates at the reservation level, ACS estimates from 2010-2014 were used for calculating anticipated population growth on the Rosebud Indian Reservation. The growth rate of 1.48 was calculated using the average growth rate from the ACS population estimates provided for the years 2010-2014, with the most recently available estimate of 11,315 as the baseline population.

Year	Estimated Total	Estimated Increase
2016 (2)	11,655	
2018 (4)	12,005	350
2021 (7)	12,550	545
2026 (12)	13,514	964
2031 (17)	14,552	1,038

Anticipated Housing Need

Approximately 98-292 additional homes will need to be constructed to meet the future reservation population growth in the next 2-15 years. For the Mission area specifically, between 26-90 additional homes will need to be built to accommodate future population growth for the same time period. To accommodate the estimated current population, 12 additional homes would need to be built in Mission and 95 homes would need to be built for the Rosebud Reservation overall. See tables below.

Table 32.
ANTICIPATED NEEDED ADDITIONAL UNITS FOR ROSEBUD RESERVATION

It is important to note that these numbers were calculated using the average household size for each area, which is 2.73 people per household for Mission and 3.56 people per household for the Rosebud Reservation overall. These projections are based on the assumption that the average household size will remain the same. However since many Rosebud Reservation homes are overcrowded (see section 3.6, Overcrowding), these projections are likely a significant underestimation of actual housing need.

Year	Estimated Total
2016	95
2018	98
2021	153
2026	271
2031	292

Table 33.
ANTICIPATED NEEDED ADDITIONAL UNITS FOR MISSION

Vacant units, including the 64 vacant SWA 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 100 vacant units located in Mission and 449 vacant units on the reservation.

Year	Estimated Total
2016	12
2018	27
2021	42
2026	79
2031	90

CHAPTER 4: MAJOR FINDINGS AND RECOMMENDATIONS

FINDINGS - HOUSING MARKET ANALYSIS

Local economic conditions

The reservation median income is substantially lower than the national average, and a high rate of poverty continues to persist. Future economic growth is unlikely to occur if the housing shortage and economic situation does not improve and if long-term, permanent positions are not created (not just seasonal and sporadic construction).

Housing Supply and Demand

As a result of the higher rate of poverty in Mission and on the Rosebud compared to South Dakota and the United States as whole, there continues to remain a need for low-income, affordable rental units. Additionally, due to the lack of nursing home facilities in or near Mission, senior housing is needed. In addition to doubled-up persons and families, there is a homeless population that resides outdoors, in shelters and in vehicles. Heavily subsidized units are needed in order to provide housing to this homeless population.

Estimated population growth

Census population estimates indicate that while growth has increased slowly and steadily over the past several decades, the current housing shortage and poor economic conditions could have a significant negative impact on future population growth.

FINDINGS - HOMEOWNERSHIP SURVEY AND INTERVIEW DATA

A total of 54 (40%) of homeownership survey participants are interested in purchasing a home in the Keya Wakpala development

Based on interviews with knowledgeable sources, the available data concerning existing and planned housing and the data produced by the homeownership survey, the housing market in the Mission area and the Rosebud Indian Reservation defies traditional schemes and appears to be severely and artificially distorted. The result of this distortion is that the available housing supply remains perpetually constrained based in large part on the fact that housing developers have not increased supply to meet demand,

which results from the fact that grant-funded tribal housing authorities serve as the primary developer.

The impact of the skewed real estate market is reflected by the phenomenon of residents with steady incomes having the fewest housing options available to them, and private lenders making little effort to package loans for new homes on trust land. The lack of a homeownership tradition or a credit-based economy produces generations of potential homeowners whose credit is poor or non-existent.

The targeted homeownership survey assessed both interest in and ability to purchase a home in the Keya Wakpala development. The Homeownership survey had 134 total survey respondents. 40%, or 54 total, of these individuals are interested in purchasing a home in the Keya Wakpala development currently being planned by REDCO. To aid the REDCO staff and other housing decision makers in the planning and development of Keya Wakpala and associated homeownership programs, the data below breaks out and compares the group of respondents who are interested in Keya Wakpala to the full dataset of survey participants. There were much lower rates of skipped questions (NAs) within the subset of individuals interested in Keya Wakpala compared to the full set of survey participants. This

higher rate and consistency of engagement and participation within the survey may indicate a higher level of engagement with the topic of homeownership among individuals who see Keya Wakpala as a real opportunity for them to become homeowners.

When respondents who indicated they were not interested in Keya Wakpala (a total of 14 people) were asked where they would prefer to buy a home and why, a few major themes emerged. 5 respondents already own land or home sites they would like to build upon. 4 individuals want to stay in their current communities (He Dog, Parmalee, White River, and Upper Cut Meat). 2 individuals specifically want to live in the country and one person is concerned that the Keya Wakpala community is located too close to (perceived) high crime rates in the Sunrise Apartment Complexes.

Measurement of housing supply and demand in Mission and at Rosebud using the traditional market analysis tools and process would fail to adequately address the unique and layered issues present within Indian Country. Unique land ownership and jurisdictional issues constrain the lending options available to reservation residents. Combined with scattered home sites in rural areas, these issues also produce complex housing development and homesite leasing processes, and high infrastructure costs (e.g., electricity and water/sewer hookup). A lack of a homeownership tradition and a cash-based economy result in poor or limited credit for even those who are employed and maintain incomes that would commonly support a home purchase and also skews their perception of an “affordable home payment” due to subsidization of low-income rental units. The product of these and other issues is a housing market that artificially constrains demand and provides insufficient mechanisms to increase supply.

Demographics

The median age for survey respondents was a little under 40, with a total age range of 23 -67 years old. A little over a third of respondents live in either Antelope or Mission. A higher proportion of those interested in Keya Wakpala (59%) are single (never married, divorced and widowed) compared to the overall surveyed population (47%).

CURRENT HOUSING

Reason for Choosing Current Home

The size of the unit was the most common reason by far that respondents chose their current unit (72% of respondents interested in Keya Wakpala and 49% of the full set). Utilizing the data on desired bedrooms and the number of residents will be essential in designing the housing units that respondents will be most likely to choose. It may also illustrate a desire to have living space on hand to accommodate any friends or relatives that need temporary housing (“doubling up”).

Type of Current Housing Unit

Respondents for the Homeownership Survey primarily lived in single family homes (traditional construction) (62%). Respondents residing in Mission/Antelope also primarily lived in single-family homes (53%), while 25% were living in either a mobile home or trailer, which is a significantly higher proportion than Census estimates, which reports 13% of the Mission-area population to be living in mobile homes.⁶¹ While there are no official statistics that help establish the underlying reason behind the high rate of mobile home or trailer ownership among the surveyed population when compared to Census estimates, a number of interview respondents noted that mobile home ownership is considered to be a stepping stone to eventual ownership of a stick-built home, which may explain the higher rate of mobile homeownership among the surveyed population.

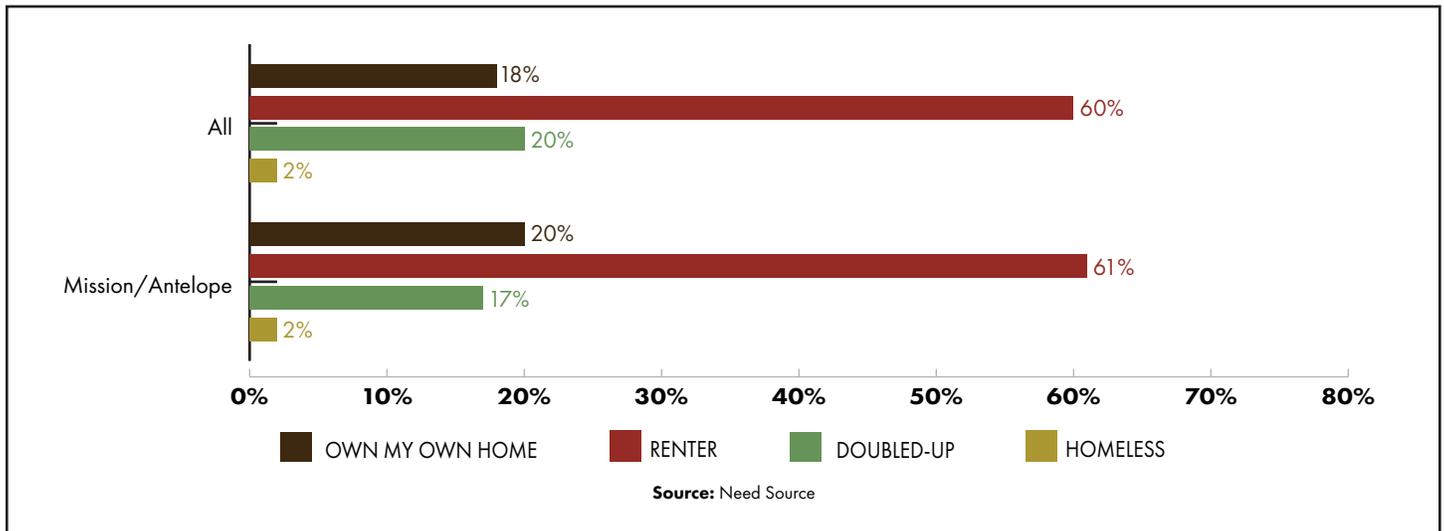
61. Total population in Occupied Housing units by Tenure by Units in Structure. 2010-2014 American Community Survey 5-year estimates.

Occupancy

The Homeownership survey respondents reported a much higher average household size than was indicated by ACS (an estimated 3.6 people per household). Homeownership Survey respondents reported an average of 5.2 persons living in their current unit, with respondents answering as high as 12 people per unit. The respondents from the Mission/Antelope area reported an average of 4.4 people per housing unit, with a maximum of 8 people in the unit.

Current Housing Status

Most of the homeownership survey respondents are renting their units (68%) and 20% are residing with friends or family on a temporary basis. For those residing in the Mission/Antelope area, 61% of respondents are renters and 17% are temporarily living with friends or family (“doubled up”).



Monthly Rent or Mortgage Payment

The median rent or mortgage payment for Homeownership survey respondents living in the Antelope/Mission area (\$353/month) is significantly higher than the median rent/mortgage paid by the overall survey population (\$210/month).

Most Common Repair Issue

The most common type of maintenance or repair issue that the Homeownership survey respondents reported were indoor leaks (33% for all areas, 38% for Antelope/Mission), followed by open cracks wider than a dime (25% for all areas, 23% for Antelope/Mission). Issues with incomplete bathrooms (no bathtub/shower, no flush toilet) and lack of electricity were the least common problems within both the overall survey population and the smaller subset of respondents living in the Antelope/Mission area. Overall, 45 respondents needed no repairs, 24 needed one issue repaired, 23 needed two repairs, and 28 people needed three or more repairs.

The problems associated with the shortage of available housing in Mission and on the Rosebud Reservation are compounded by the lack of funding for rehabilitation of current rental units as well as the various hurdles to new construction of both homeownership and rental units.

INCOME AND EMPLOYMENT

Employment Status

Far more individuals interested in Keya Wakpala are employed “Permanent Full-Time” (78%) than the survey population as a whole (54%). No individuals in the survey reported being retired.

27% of respondents have been with their current employer for over 5 years, indicating the stability of employment and consistent income that would be necessary to carry a mortgage. The tribal government is the most common employer among the survey respondents (22%).

Length of Employment

27% of respondents overall and 37% of those interested in Keya Wakpala have been with their current employer for over 5 years. 11% of respondents overall and 17% of the Keya Wakpala respondents have been with their current employer for less than 1 year.

Type of Employment

The tribal government is the most common employer among both the full set of respondents (22%) and the subset interested in Keya Wakpala (35%). The private sector is the only other employer category to employ 10% or more respondents in either group.

Length of Commute

The average and median length of commute (one-way) does not differ substantially between the full dataset and the subset for Keya Wakpala (median commute: 9.5 miles (full set) v. 10 miles (Keya Wakpala set)). Thus, it does not seem likely that commute length is a motivating factor in an individual’s interest in the Keya Wakpala development.

Median Monthly Expenses

The median monthly expenses for all Homeownership survey respondents is slightly lower than the median for those living in Antelope or Mission (\$1300 compared to \$1460). This is likely somewhat explained by the higher median rents reported by the respondents in Antelope/Mission. The range for monthly expenses for all survey respondents is \$0-\$4000/month, while the range for those in Antelope/Mission is \$123-\$3800/month.

Total Annual Income

The median annual income is the same (\$38,000) for each group (full dataset and Keya Wakpala subset), which indicates some ability to pay a mortgage loan.

Payroll Deductions

24% of those interested in Keya Wakpala have 3 or more payroll deductions in place, compared to 16% of the full dataset. In all, 55% of individuals interested in Keya Wakpala have at least 1 payroll deduction in place compared to 37% of the full dataset. However, one major caveat to this information is the high rate of missing/skipped data for the full data set (36% did not answer this question) compared to the Keya Wakpala set (only 6% missing).

Debt

The median debt load (per family) is \$10,000 in both the full dataset and the Keya Wakpala subset. The average debt load of the full dataset is approximately \$4,000 higher in the full dataset compared to the Keya Wakpala group (\$17,220 v \$13,160), largely driven by a single individual in the full dataset with a debt load of \$190,000.

VETERAN STATUS

Veteran Status

2 of the 7 veterans in the overall survey population indicated an interest in Keya Wakpala. These 7 veterans are likely eligible for VA Native American Direct Loans, a program designed to assist Native American veterans in securing a home loan on trust land.

HOMEOWNERSHIP

Reason for Interest in Homeownership

Stability was cited as the number one reason that survey respondents are interested in homeownership (42% of the overall group, 39% of those interested in Keya Wakpala). A “better house” was second (19% and 20%, respectively) followed closely by the “freedom to build/change/improve” a home without the landlord’s approval (14% of overall group, 19% of those interested in Keya Wakpala). The least chosen reason was “better location” (only selected by one individual).

Family Size

The median number of people who would live together in a new housing unit is 5 people (for both the full dataset and those interested in the Keya Wakpala Development).

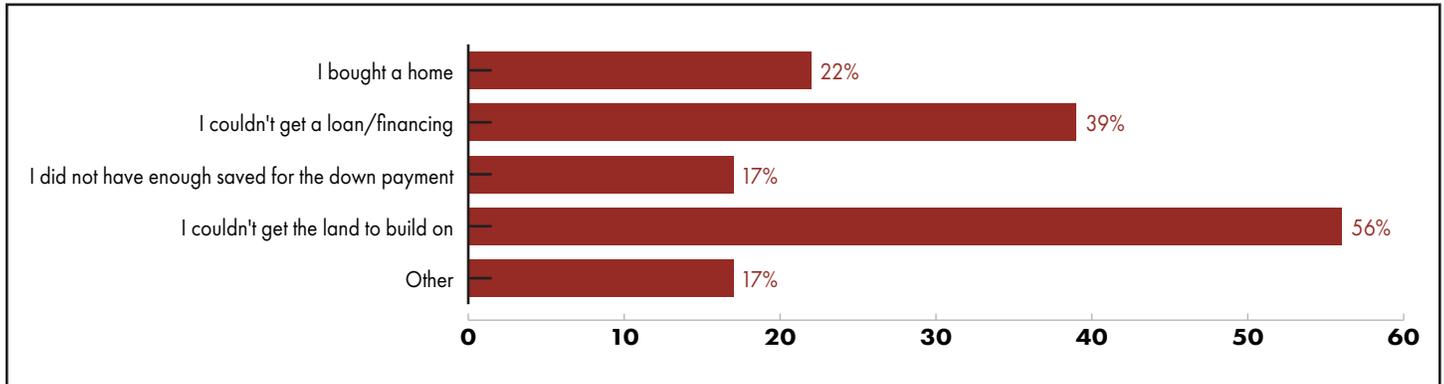
Motivation to Purchase

The motivations that would encourage respondents to buy a home in Keya Wakpala differ substantially between the overall survey population and the subset interested in Keya Wakpala. While 37% of individuals overall would be motivated to buy a home in Keya Wakpala if there were “homes available to buy”, this availability would be a motivating factor for 72% of the respondents interested in Keya Wakpala, an intuitive difference given their previously-stated interest in the development. A “safe home and community” was a motivating factor for 56% of those interested in Keya Wakpala but only 37% of the entire survey population. The “financial benefit of owning” a home was the third most popular choice for motivation among both groups of respondents (34% of the full survey pool, 56% of the group interested in Keya Wakpala). As no factor was a motivation for more than 37% of the overall survey group, it may be that those who are not interested in Keya Wakpala are simply uninterested in living in Keya Wakpala despite any potential benefit or feature.

Perception of Home Purchase Process

The vast majority of survey respondents feel that now is either a great or good time for them to purchase a home. Only one participant feels that now is a very bad time to buy (this individual is interested in Keya Wakpala). This overwhelming optimism about their readiness to purchase a home may be in part due to the self-selected nature of the survey population. It’s possible that individuals who feel unprepared or in a poor financial position opted not to take part in this homeownership-focused survey.

Previous Home Purchase Attempts



19 Homeownership survey respondents (14%) and 8 survey respondents within the Antelope/Mission area (31%) reported that they have attempted to purchase a home in the past.

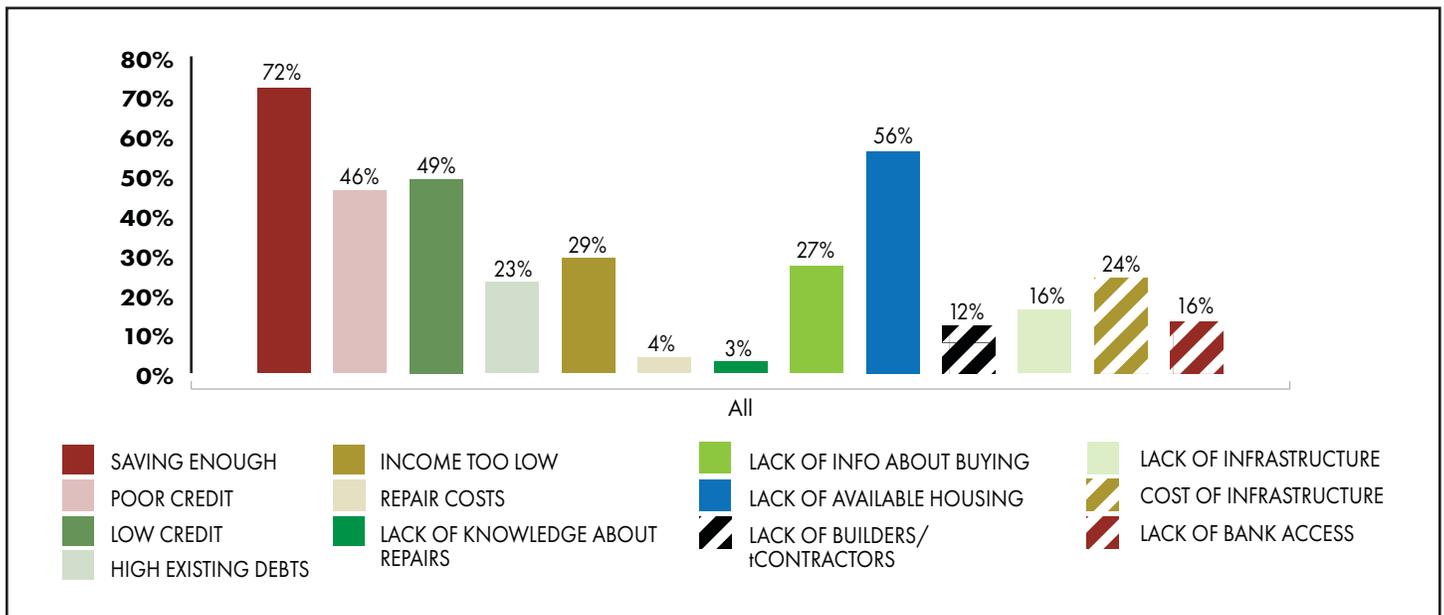
Perceived Ease of Finding Affordable Housing

A number of interviewees noted that directors of programs and others in management positions struggle to become homeowners, and that the obstacles to homeownership are not experienced only by the young or newly employed. This problem is corroborated by homeownership survey respondents, as 91% of survey respondents feel that is very challenging to find affordable quality housing to purchase in the Mission area.

Perception of Rental Availability

75% of Homeownership survey respondents reported that, if they needed to rent a home today, they didn't think there would be any rental units available. 76% of respondents residing in Mission/Antelope reported the same. Several interviewees indicated that as a result of the lack of "over-income" or market rate rentals on the reservation, many community members who are ineligible for low-income units are forced to live in overcrowded "doubled-up" situations, forced to pay high prices for low quality units (such as FEMA trailers) or opt to move off the reservation entirely.

Barriers to Homeownership



Homeownership survey respondents reported a number of barriers to homeownership. Saving enough for a down payment and closing costs was the most common barrier to homeownership for the overall survey group, with 72% of responses. Lack of available housing to purchase was the next most prevalent barriers, with 56% of responses. Several interview respondents mentioned that poor credit history and/or high expenses for those with income oftentimes requires 2-3 years of credit cleanup before the homebuying process can begin. Lack of knowledge about how to complete home repairs or maintenance was cited as the least common barrier among the survey respondents, with only 3% of responses. Homeownership, financial skills and credit repair classes would likely address many of the needs of these respondents.

HOME PREFERENCES

Preferred Type of Home

The vast majority of respondents want to purchase a single-family home (54% of all respondents and 81% of those interested in Keya Wakpala). 5 individuals interested in Keya Wakpala would prefer to purchase a duplex and 3 would prefer a townhouse. This data should be helpful when determining the mix/ratio and type of housing to be developed in Keya Wakpala.

Handicap Features

9 individuals interested in Keya Wakpala (17%) reported that they would need a home with handicap-accessible features; 18 individuals in full dataset (13%) indicated a need for a handicap-accessible home. In addition, 52% of survey respondents (and 50% of Keya Wakpala respondents) who answered the question responded that multigenerational home design is either “Important” or “Very Important” to them. Designing homes with features and accessibility appropriate for individuals at all stages of their life course would likely prove valuable and popular with a large segment of potential homeowners.

Preferred Home Size

A 4-bedroom, 2-bathroom unit is the home size preferred by most respondents (in the full set and for Keya Wakpala). The number of bedrooms preferred ranged between 2 and 6 for both data sets. The number of preferred bathrooms ranged between 1 and 6 for the full data set and 1 to 3 for the Keya Wakpala respondents.

KEYA WAKPALA

Interest in Keya Wakpala

54 of the 134 (40%) survey respondents are interested in potentially purchasing a home in the Keya Wakpala development.

Community Features

When considering Keya Wakpala specifically, and communities in general, safety is far and away the most important community feature to the survey respondents (both the full set and the Keya Wakpala subset). On a scale of 1-4 (1=Not Important, 4=Extremely Important), only safety had an average score above 3 (3.6). All but 6 people in the full dataset ranked safety as either “Important” or “Extremely Important” (only 5 people in the Keya Wakpala subset didn’t rank “safe community” as important or extremely important).

The other community features that were ranked most important by survey respondents (all respondents and the Keya Wakpala subset) include: proximity to health care services, proximity to family, and being close to work and schools.

Interest in homeownership in general is driven by a desire for housing stability. Interest in Keya Wakpala specifically is primarily driven by simple availability followed closely by safety and the financial benefits of owning a home.

HOMEBUYER EDUCATION/CREDIT

Credit Rating

Only one individual in the entire survey population rated their credit score as excellent. 44% of Keya Wakpala respondents and 26% of all survey respondents rated their credit score as poor.

Personal Finance

The most common form of personal finance utilized by the respondents are checking accounts and debit cards (39% of the overall survey have a checking account and 37% have a debit card; 57% of those interested in Keya Wakpala have a checking account and 56% have a debit card). 41% of the Keya Wakpala residents have a savings account as does 27% of the survey respondents overall. Credit cards are the least utilized form of personal finance among the survey respondents: 24% of Keya Wakpala respondents and 16% of survey participants overall have credit cards.

Recent Loans

Car loans are the most commonly reported loans among respondents (36% of all survey respondents and 58% of Keya Wakpala respondents). Payday loans are second most prevalent, reported by 23% of all respondents and 35% of Keya Wakpala respondents.

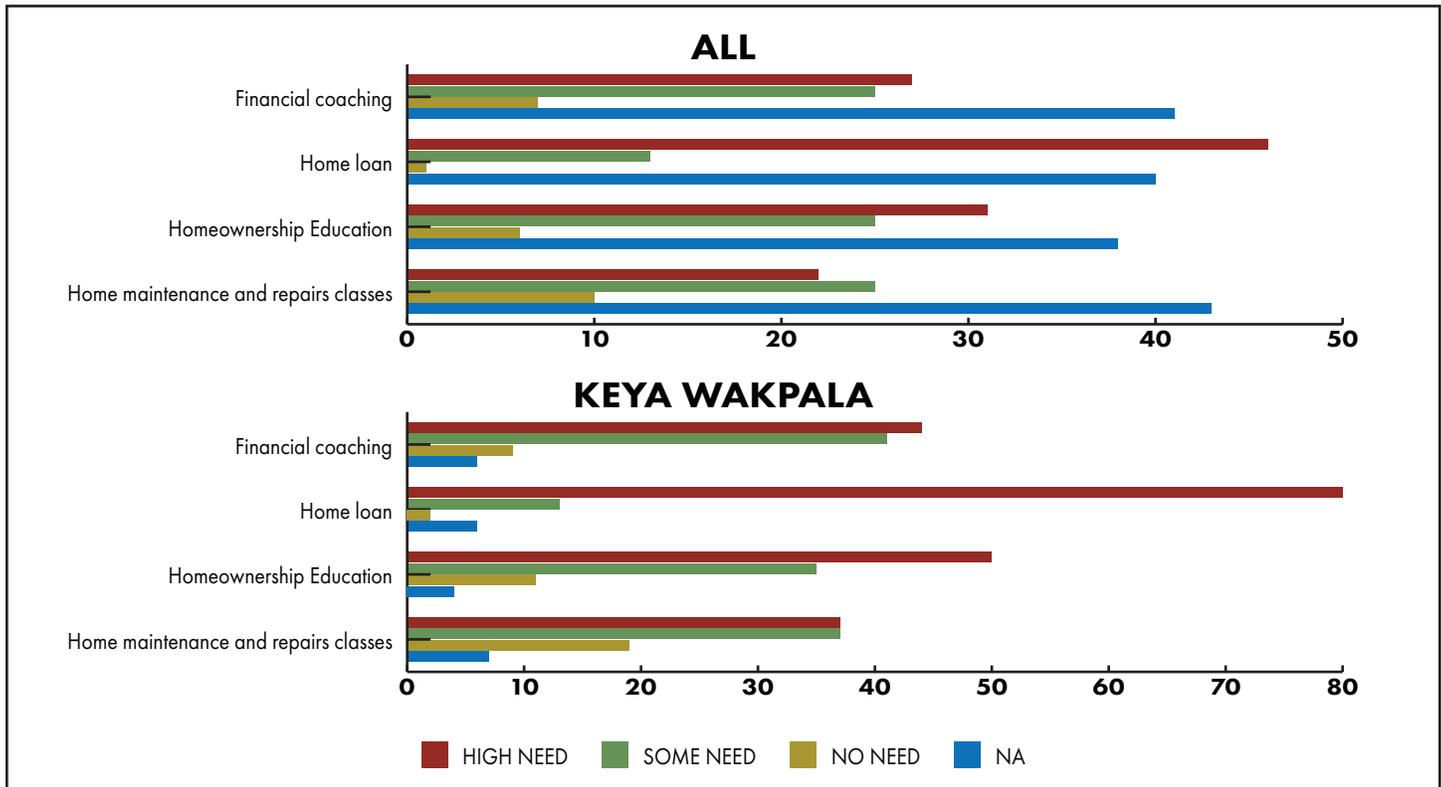
Recent Defaults

13% of all respondents have defaulted on a loan within the last 5 years. 24% of those interested in Keya Wakpala have a recent default.

The housing shortage, when combined with the high proportion of subsidized rental units, has skewed the rental and home buying markets in Mission. The quality of the available rental housing is not reflective of the price, and often-times it is the middle-class family that is doubled-up and temporarily-living with family or friends as a result of this skewed market. As several interviewees noted, even directors of tribal programs and others in management positions struggle to become homeowners.

Homeownership Preparation

Respondents were asked to rate their need for four different types of homeownership preparation services (home loan, homeownership education, financial coaching and home maintenance/repairs classes). Respondents interested in Keya Wakpala reported a high need for each service at significantly higher rates than the overall pool of respondents. Among both groups, a home loan was the most needed homeownership preparation service: 80% of respondents interested in Keya Wakpala need a home loan, compared to 46% of the full respondent dataset. Homeownership education is the next most needed preparation service, highly needed by 50% of the Keya Wakpala respondents and 31% of the full dataset. Financial coaching follows and is highly needed by 44% of the Keya Wakpala respondents and 27% overall. Home maintenance and repairs classes are highly needed by 37% and 22% of Keya Wakpala and all respondents, respectively.



Affordable Monthly Payment

The median price respondents could afford to pay for their monthly mortgage payment is \$400, with a range of \$0 - \$1654 (both for all respondents and the Keya Wakpala subset). One quarter of all survey respondents can afford \$300 or less each month for a housing payment; one quarter of all survey respondents can afford \$500 or more for a monthly housing payment. The same quartiles hold true for the subset of respondents interested in Keya Wakpala.

Perception of Interest Rate

22% of all respondents do not know what a reasonable interest rate for a home would be (nor do 43% of the Keya Wakpala respondents). 14% of all respondents and 20% of Keya Wakpala respondents think that 0-2% is a reasonable interest rate for a home loan.

While the responses to the Homeownership survey indicates that there are a significant number of people that are interested in purchasing a home at Keya Wakpala, they are in high need of financial coaching, home loan assistance and homeownership education. A smaller subset of this population is also interested in maintenance and repair classes. To

date there has been limited financial education classes, credit repair assistance, homebuyer education and homebuyer assistance provided in Mission. Non-traditional lending in the form of payday lenders and the tribal credit program do not build credit history, potentially contributing to the low credit scores reported by some respondents.

RECOMMENDATIONS

This final section provides a list of recommended steps that would allow REDCO and the Tribe to begin capitalizing on opportunities identified in this study and addressing and potentially overcoming many of the challenges. This section, like the Findings section above, is divided into two subsections: Market Analysis, and Homeownership Survey.

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 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 in Mission, South Dakota and on the Rosebud 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, REDCO and other actors involved with the Rosebud 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 in Mission, South Dakota and on the Rosebud 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 Rosebud 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 REDCO and the Tribe consider the following options:

We would recommend that REDCO 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 Keya Wakpala or future subdivisions to demonstrate both one-time and ongoing savings

Homebuyer Credit and Debt Load

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 REDCO 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
- Consider creating 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
- 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

Homebuyer Assistance, Loan Packaging and Lending Options

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 Rosebud Indian Reservation is severely limited. We would recommend that REDCO 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 emerging CDFI in role as 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

While the Rosebud 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 REDCO 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
- Engage leaseholders of homesites in prime development zones along highways between Rosebud and Mission in discussions to determine if replacement of homesite with another would allow for new, higher density developments that would serve large numbers of members in economic hubs on reservation
- 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 REDCO 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

One of the “hidden” costs and processes involved in developing a homesite and constructing or placing at Rosebud 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 REDCO 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 CDFI or REDCO

Housing and Economic Development Data Collection and Analysis

A critical challenge for the Rosebud Sioux Tribe and REDCO 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 REDCO and the Tribe consider the following options:

- Utilize TECRO 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 Rosebud 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 REDCO 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
- Coordinate activities of REDCO and SWA Corporation to address residents’ efficient movement through the complete housing spectrum (homelessness to renter to homeowner)
- Utilize existing and new housing stock to create new housing options that better match each stage of homebuyer process

Development of New Housing Supply to Meet Demand

Develop housing for elders, because soon-to-be-retirees living in staff housing will need a place to live when they retire

The development of new housing supply must take into account the realities of housing program funding, the costs of unit development and maintenance at Rosebud, 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 REDCO 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 Keya Wakpala 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 first step toward homeownership

CHAPTER 5: CONCLUSION

The REDCO 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) in Mission, South Dakota and on the Rosebud 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. 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 as well as a large number of 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.

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 REDCO’s Keya Wakpala resilient community. 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 balance 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 SWA Corporation and REDCO, 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 Mission and on Rosebud and ultimately reducing the housing shortage and asset poverty of these communities.

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Section A: Instructions

This survey is designed to collect information that will allow REDCO and others to identify issues, opportunities and barriers to homeownership. By providing your contact information you authorize REDCO 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?

Yes

No, I already own a home and am satisfied with that home. (Thank you for your time. You may end the survey here.)

No, I am not interested in homeownership. (Thank you for your time. You may end the survey here.)

A2. Name

A3. Mailing Address

A4. Phone Number

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

A5. Email Address

Section B: Demographics

B1. What is your age?

--	--	--	--

B2. What is your gender?

Male

Female

B3. Where do you currently live?

Select one

Antelope

Okreek

Parmlee

Rosebud

Saint Francis

Spring Creek

Two Strike

Milks Camp

Corn Creek

Butte Creek

Soldier Creek

Upper Cut Meat

Ring Thunder

Black Pipe

Bull Creek

Swift Bear

Grass Mountain

Ideal

He Dog

Horse Creek

Mission

Valentine

Winner

Norris

Wood



Section C: Current Housing

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

Yes

No

B5. 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 Rosebud Sioux Tribe?

Yes

No

B8. What is your marital status?

Select one

Married

Unmarried couple living together

Single (Never married, Divorced, Widowed)

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 seperately 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+	<input type="text"/>	<input type="text"/>
Older Adults 55-69	<input type="text"/>	<input type="text"/>
Adults 18-54	<input type="text"/>	<input type="text"/>
Children 17 or younger	<input type="text"/>	<input type="text"/>

Unit #2:

Elders 70+	<input type="text"/>	<input type="text"/>
Older Adults 55-69	<input type="text"/>	<input type="text"/>
Adults 18-54	<input type="text"/>	<input type="text"/>
Children 17 or younger	<input type="text"/>	<input type="text"/>

Unit #3:

Elders 70+	<input type="text"/>	<input type="text"/>
Older Adults 55-69	<input type="text"/>	<input type="text"/>
Adults 18-54	<input type="text"/>	<input type="text"/>
Children 17 or younger	<input type="text"/>	<input type="text"/>

Unit #4:

Elders 70+	<input type="text"/>	<input type="text"/>
Older Adults 55-69	<input type="text"/>	<input type="text"/>
Adults 18-54	<input type="text"/>	<input type="text"/>
Children 17 or younger	<input type="text"/>	<input type="text"/>

Unit #5:

Elders 70+	<input type="text"/>	<input type="text"/>
Older Adults 55-69	<input type="text"/>	<input type="text"/>
Adults 18-54	<input type="text"/>	<input type="text"/>
Children 17 or younger	<input type="text"/>	<input type="text"/>

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. Which of the following programs did you use to purchase your current home?
Choose all that apply

Habitat for Humanity

Governor's Home Program

USDA Rural Development

Veterans Affairs

Housing Authority (scattered site/Mutual Help)

HUD 184

HIP

Financing from Bank

None

Other

Other

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



C5. Choose the one that best describes your current home.

Select one

- One-family house, not attached to any other house
- One-family house attached to one or more houses (such as a duplex or triplex)
- Modular home
- Mobile home or trailer
- FEMA trailer
- Apartment, 2 to 9 units
- Apartment, 10 or more units
- Log Home

C6. What is the total monthly payment for the entire housing unit? Complete only one field. If the answer is "No payment", then write \$0 in the appropriate field. If you don't know, write an "X" in the field for "Don't know."

Rent	<input style="width: 100px; height: 20px;" type="text"/>
Mortgage	<input style="width: 100px; height: 20px;" type="text"/>
Don't know	<input style="width: 100px; height: 20px;" type="text"/>

C7. How much is your share of the monthly payment?

Select one

- Pay full amount
- Some amount, but not the full amount
- \$0

C8. If you pay less than the full amount, how much is your share of the monthly payment?

C9. Does your share of the payment include utilities?

- Yes
- No

C10. Which of the following statements apply to your current home?

Choose all that apply

- Unit does not have hot and cold running water.
- Unit does not have a bathtub or shower.
- Unit does not have a flush toilet.
- Within the past year the unit was cold for 24 hours or more and more than two breakdowns of the heating equipment have occurred that lasted longer than 6 hours.
- Unit does not have electricity.
- Unit has exposed wiring.
- Not every room in the unit has working electrical plug.
- Unit has had outside water leaks in the past 12 months.
- Unit has had inside water leaks in the past 12 months.
- Unit has holes in the floor.
- Unit has open cracks wider than a dime.
- There is no driveable road to the unit.
- The septic system is in need of repair.

Section D: Income and Employment

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

Select one

	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 been with your current employment? How long has your spouse/partner been with their current employment (if applicable)?
Select one

	You	Spouse/ Partner
Less than 1 year	<input type="checkbox"/>	<input type="checkbox"/>
1-3 years	<input type="checkbox"/>	<input type="checkbox"/>
3-5 years	<input type="checkbox"/>	<input type="checkbox"/>
Over 5 years	<input type="checkbox"/>	<input type="checkbox"/>
Not employed	<input type="checkbox"/>	<input type="checkbox"/>
Not applicable (no spouse/partner)	<input type="checkbox"/>	<input type="checkbox"/>

D3. Which of the options below best describes your current type of employment? Which best describes your spouse/partner's current type of employment (if applicable)?
Select one

	You	Spouse/ partner
Tribal Government Position	<input type="checkbox"/>	<input type="checkbox"/>
Federal Government Position	<input type="checkbox"/>	<input type="checkbox"/>
Other Government Position	<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"/>
Self-employed	<input type="checkbox"/>	<input type="checkbox"/>
Non-Profit Employee	<input type="checkbox"/>	<input type="checkbox"/>
Not employed	<input type="checkbox"/>	<input type="checkbox"/>
Not applicable (no spouse/partner)	<input type="checkbox"/>	<input type="checkbox"/>

D4. How long (in miles) is your commute to your place of employment (**one-way**)? How long is your spouse/partner's commute (if he or she doesn't commute with you)? If you do not have a spouse/partner, please write "N/A" for "Spouse/Partner".

You	<input type="text"/>
Spouse/Partner	<input 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/food/debt payment/gas/phone and internet etc)

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. Do you receive services from any of the following programs?

Choose all that apply

- TANF (Welfare)
- SNAP (Food Stamps)
- Energy Assistance (LIHEAP, Tribal Energy Assistance)
- Medicare / Medicaid
- WIC (Food Packages, Nutrition Services)
- SSI / SSDI (Disability)
- GA (General Assistance)
- Commodities (Food Distribution)
- Veterans Assistance

D10. Which of the following best describes your retirement plan or account?

Select one

- Employer sponsored plan
- Individual plan
- Other
- None
- Other

Other

D11. When do you plan on retiring?

Select one

- Within 1 year
- Within 2-5 years
- Within 5-10 years
- Over 10 years

D12. 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.

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 E: Veteran Status

E1. Have you ever served on active duty in the U.S. Armed Forces?

- Yes
- No

Section F: Homeownership

F1. If you were to buy a new home, how many people in your family would live in this new home together?

Adults	
Children 18 years or younger	



F2. Have you tried to purchase a home?

Yes

No

F3. 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

F4. How easy do you think it is to find affordable quality housing to buy in the Mission area?
Select one

Very Easy

Somewhat Easy

Somewhat Challenging

Very Challenging

F5. If you needed to rent a home today, how many choices do you think would be available to you?
Select one

None

1-5

6-10

More than 10

F6. Which of the following best describes why you chose to move in to your current home?
Select one

Location of unit

Quality of unit

Affordable rent

Size of unit

Only choice I had

F7. 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

F8. 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



F9. 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

F10. 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 G: Home Preferences

G1. Which of the following type of construction would you like a house constructed with?

Select one

- Traditional Construction
- Modular Construction
- Structurally Insulated Panel (SIP) Construction
- Straw Bale Construction
- Log Home Construction

G2. Which type of home would you prefer to buy?

Select one

- Single-family home
- Duplex
- Townhouse
- Apartment/Condo

G3. How many bedrooms would you like to have in your new home?

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

G4. How many bathrooms would you like to have in your new home?

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



G5. 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 Design	<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.

G6. Do you need a home that has handicap accessible features (ramp, grab bars, wide hallways, etc)?

Yes

No

Section H: Keya Wakpala

H1. Keya Wakpala (“turtle creek”) is a mixed-use housing development guided by Lakota principles such as mutual respect, self-sufficiency, and family. The master plan for Keya Wakpala aims to create economic opportunity as well as resilient, safe, affordable, and appealing housing for the community. In addition to many commercial and community facilities, the plan also includes sustainable agriculture, onsite wastewater treatment and protection, and enhancement of habitat within the existing wetlands.

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

	1	2	3	4
Proximity to grocery store, services, etc.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to park/playground	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to schools	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to place of employment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Available community gathering spaces	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Safe community	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to family	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to transportation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Access to walking paths	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Proximity to health care services	<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.

H2. Would you be interested in purchasing a home in the new Keya Wakpala subdivision?

Yes

No



H3. If not, please explain where you would like to buy a house and why.

H4. Which of the following would most likely motivate you to purchase a house located in Keya Wapala?
Choose your top 3

- Lots available to build a home
- Homes available for purchase
- Lower infrastructure/ utility hook-up costs
- Streets, sidewalks and street lights
- Close to work
- Close to schools
- Close to health care facility
- Close to grocery store/ shopping
- Financial benefit of owning own home
- Safe home and community

Section I: Homebuyer Ed/Credit

II. In preparation for homeownership, please rate the following needs as they apply to your household. My household is in need of (High Need, Moderate Need, Not a Need)

- | | 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"/> |

I2. Which of the following forms of personal finance do you have (and your spouse/partner, if applicable)?
Choose all that apply

- | | You | Spouse/
partner |
|-------------------------|--------------------------|--------------------------|
| Bank Account – Checking | <input type="checkbox"/> | <input type="checkbox"/> |
| Bank Account – Savings | <input type="checkbox"/> | <input type="checkbox"/> |
| Credit Card | <input type="checkbox"/> | <input type="checkbox"/> |
| Debit Card | <input type="checkbox"/> | <input type="checkbox"/> |

I3. Please provide the following information about your credit score for you and your spouse/partner, if applicable, to the best of your ability.

Select one

- | | You | Spouse/
Partner |
|------------|--------------------------|--------------------------|
| 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"/> |



I4. 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 - and I don't know if it was reported." If no, please check no.

Choose all that apply

	Yes - and it was reported	Yes - and 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"/>

I5. Have you defaulted on any loan in the last 5 years?

Yes

No

I6. How much do you think you can afford each month for a home mortgage payment?

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

I7. 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

	All		Mission/Antelope	
	Number	Percent	Number	Percent
Home owner	20	18%	8	20%
Renter	68	60%	25	61%
Doubled-Up	23	20%	7	17%
Homeless	2	2%	1	2%
NA	21	16%	6	13%

Appendix B Table 2.
TOTAL NUMBER OF PEOPLE IN CURRENT UNIT

	All		Mission/Antelope	
	Number	Percent	Number	Percent
1	2	2%	1	3%
2	8	8%	3	9%
3	13	13%	7	22%
4	23	23%	9	28%
5	12	12%	2	6%
6	19	19%	6	19%
7	7	7%	2	6%
8	5	5%	2	6%
9	4	4%	0	0%
10	4	4%	0	0%
11	2	2%	0	0%
12	1	1%	0	0%
NA	34	25%	15	32%
Median	5		4	
Mean	5.2		4.4	
Range	1-12		1-8	

Appendix B Table 3.
CONSTRUCTION TYPE OF CURRENT HOME

	All		Mission/Antelope	
	Number	Percent	Number	Percent
One-Family House, unattached	67	60%	21	53%
One-Family House, attached	4	4%	0	0%

	All		Mission/Antelope	
	Number	Percent	Number	Percent
Modular Home	5	5%	1	3%
Mobile Home or Trailer	19	17%	10	25%
FEMA trailer	3	3%	2	5%
Apartment, 2-9 units	13	12%	6	15%
Apartment, 10+ units	0	0%	0	0%
Log Home	0	0%	0	0%
NA	23	17%	7	15%

Appendix B Table 4.

MAINTENANCE AND REPAIR ISSUES IN CURRENT UNIT

	All		Mission/Antelope	
	Number	Percent	Number	Percent
Water	8	5%	2	5%
Bathtub	4	2%	1	2%
Toilet	5	3%	1	2%
No Heat	29	18%	6	14%
No Elec	1	1%	0	0%
Wiring	25	15%	9	21%
No Plugs	35	20%	8	19%
Leak Outside	26	16%	8	19%
Leak Inside	54	33%	16	38%
Holes	29	21%	9	21%
Cracks	41	25%	10	23%
No Road	5	3%	2	5%
Septic	19	12%	4	10%
NA	57	43%		

Appendix B Table 5.

AMOUNT OF MONTHLY HOUSING PAYMENT RESPONDENT PAYS

	All		Mission/Antelope	
	Number	Percent	Number	Percent
Pay full amount	71	53%	28	60%
Pay some, but not all	14	10%	5	11%
Pay nothing (\$0)	21	16%	6	13%
No Answer	28	21%	8	17%

Appendix B Table 6.

TOTAL MONTHLY PAYMENT FOR CURRENT HOUSING UNIT

	All	Mission/Antelope
Median	38000	32500
Mean	40920	39150
Range	0 - 220000	12000 - 100000
# NA's	47	15

Appendix B Table 7.

PURCHASE ATTEMPTS TO BUY A HOUSE

	All	
	Number	Percentage
Never attempted	73	54%
Previously attempted	19	14%
NA	42	31%

Appendix B Table 8.

RESULT OF ATTEMPT TO PURCHASE A HOUSE

	All	
	Number	Percentage
I bought a home	4	22%
I couldn't get a loan/financing	7	39%
I did not have enough saved for the down payment	3	17%
I couldn't get the land to build on	1	56%
Other	3	17%

Appendix B Table 9.

BARRIERS TO HOMEOWNERSHIP (ALLOWED TO CHOOSE UP TO 3)

	All	
	Number	Percentage
Saving enough	68	72%
Poor credit	48	46%
Low credit	45	49%
High existing debts	22	23%
Income too low	27	29%
Repair costs	4	4%
Lack of knoweldge about repairs	3	3%
Lack of info about the home-buying process	25	27%
Lack of available housing	53	56%

All		
	Number	Percentage
Lack of builders/contractors	11	12%
Lack of infrastructure	15	16%
Cost of infrastructure	23	24%
Lack of access to a bank	12	13%

Appendix B Table 10.

EASE/DIFFICULTY OF FINDING AFFORDABLE HOUSING TO BUY IN MISSION AREA

All		
	Number	Percentage
Very easy	0	0%
Somewhat easy	0	0%
Somewhat challenging	8	6%
Very challenging	77	57%
NA	49	37%

Appendix B Table 11.

NUMBER OF NEW HOUSING UNITS NEEDED TO ADEQUATELY HOUSE ALL RESIDENTS (PERCENT OF TOTAL 134 RESPONDENTS FOR EACH LINE)

All		
	Number	Percentage
1st unit	112	84%
2nd unit	46	34%
3rd unit	20	15%
4th unit	6	4%
5th unit	2	1%
NA	22	16%

Total number of additional units needed (excludes 1st unit): 74 units

Appendix B Table 12.

FAMILIES MONTHLY EXPENSES

	All	Mission/Antelope
Median	1300	1460
Mean	1424	1490
Range	0 - 4000	123 - 3800
# NAs	52	16

Appendix B Table 13.

INTEREST IN PURCHASING A HOME IN KEYA WAKPALA

	All	
	Number	Percentage
Yes	54	40%
No	14	10%
NA	66	49%

Appendix B Table 14.

REASON INTERESTED IN HOME OWNERSHIP

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Good investment	13	14%	8	15%
Stability	39	42%	21	39%
Freedom to build/ change/improve home	13	14%	10	19%
Better location	1	1%	1	2%
Better house	18	19%	11	20%
Other	9	10%	3	6%

Appendix B Table 15.

READINESS TO BUY A HOME

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Great time for me to buy	35	41%	21	41%
Good time for me to buy	39	45%	25	49%
Somewhat bad time for me to buy	0	0%	0	0%
Very bad time for me to buy	1	1%	1	2%
Don't know	11	13%	4	8%

Appendix B Table 16.

MOTIVATION TO PURCHASE A HOME IN KW

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Lots available to build	14	10%	13	24%
Homes available to buy	50	37%	39	72%

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Lower infrastructure/ hook-up costs	15	11%	10	19%
Streets, sidewalks and street lights	16	12%	8	15%
Close to work	6	4%	2	4%
Close to schools	7	5%	7	13%
Close to health care facility	2	1%	2	4%
Close to grocery store/shopping	3	2%	3	6%
Financial benefit of owning own home	46	34%	28	52%
Safe home and com- munity	49	37%	30	56%

Appendix B Table 17.

TOWN OF CURRENT RESIDENCE

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Antelope	22	16%	7	13%
Okreek	1	1%	0	0%
Parmlee	9	7%	3	6%
Rosebud	22	16%	12	22%
Saint Francis	13	10%	6	11%
Spring Creek	3	2%	0	0%
Two Strike	4	3%	1	2%
Milks Camp	0	0%	0	0%
Corn Creek	1	1%	1	2%
Butte Creek	0	0%	0	0%
Soldier Creek	0	0%	0	0%
Upper Cut Meat	4	3%	0	0%
Ring Thunder	2	1%	1	2%
Black Pipe	1	1%	0	0%
Bull Creek	0	0%	0	0%
Swift Bear	4	3%	2	4%
Grass Mountain	1	1%	1	2%
Ideal	0	0%	0	0%
He Dog	4	3%	2	4%

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Horse Creek	6	4%	1	2%
Mission	25	19%	13	24%
Valentine	2	1%	2	4%
Winner	4	3%	0	0%
Norris	0	0%	0	0%
Wood	0	0%	0	0%
NA	6	4%	2	4%

Appendix B Table 18.
MARITAL STATUS

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Married	32	24%	13	24%
Unmarried couple living together	28	21%	8	15%
Single (Never married, divorced, widowed)	63	47%	32	59%
NA	11	8%	1	2%

Appendix B Table 19.
VETERAN STATUS

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Yes, served on active duty	7	5%	2	4%
Never served	82	61%	49	91%
NA	45	34%	3	6%

Appendix B Table 20.
EMPLOYMENT STATUS (SELF)

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Permanent Full-Time	73	54%	42	78%
Permanent Part-Time	3	2%	2	4%
Temporary Full-Time	2	1%	2	4%
Temporary Part-Time	3	2%	2	4%
Unemployed	8	6%	4	7%

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Retired	0	0%	0	0%
Disabled	5	4%	2	4%
NA	40	30%	0	0%

Appendix B Table 21.
EMPLOYMENT LENGTH(SELF)

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Less than 1 year	15	11%	9	17%
1-3 years	14	10%	12	22%
3-5 years	16	12%	7	13%
Over 5 years	36	27%	20	37%
Not employed	7	5%	3	6%
NA	46	34%	3	6%

Appendix B Table 22.
TYPE OF EMPLOYER (SELF)

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Tribal government	29	22%	19	35%
Federal government	6	4%	3	6%
Other government	10	7%	5	9%
Own farm or ranch	0	0%	0	0%
Private sector	13	10%	10	19%
Self-employed	1	1%	1	2%
Non-profit	6	4%	3	6%
Not employed	8	6%	3	6%
NA	61	46%	10	19%

Appendix B Table 23.
LENGTH OF COMMUTE (ONE WAY, IN MILES)

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Mean	13		14	
Median	9.5		10	
Range	0 to 99		0 to 99	
# NA	56	42%	7	13%

Appendix B Table 24.
ANNUAL INCOME

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Mean	\$40,920		\$39,680	35%
Median	\$38,000		\$38,000	6%
Range	\$0-\$220,000		\$0 - \$220,000	9%

Appendix B Table 25.
NUMBER OF PAYROLL DEDUCTIONS IN PLACE

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
0	32	24%	16	30%
1	18	13%	13	24%
2	11	8%	5	9%
3 or more	21	16%	13	24%
Not employed	4	3%	3	6%
NA	48	36%	3	6%

Appendix B Table 26.
FAMILY'S TOTAL COMBINED DEBT

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Yes	18	13%	9	17%
No	69	51%	41	76%
NA	47	35%	4	7%

Appendix B Table 27.
NUMBER OF PEOPLE WHO WOULD LIVE IN NEW HOME

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Mean	5.22		5.4	17%
Median	5		5	76%
Range	1 to 12		1 to 12	7%
NA	34		10	

Appendix B Table 28.

REASON FOR CHOOSING CURRENT HOME

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Location of Unit	12	9%	6	11%
Quality of Unit	3	2%	1	2%
Affordable Rent	7	5%	5	9%
Size of Unit	65	49%	39	72%
Only choice I had	0	0%	0	0%
NA	47	35%	3	6%

Appendix B Table 29.

IMPORTANCE OF COMMUNITY FEATURES

* Rated on a scale of 1 -4, 1=Not Important and 4=Very Important, Mean rating presented for each feature

	All	KEYA WAKPALA
	Number	Number
Close to grocery store, etc	2.27	2.26
Close to park/playground	2.21	2.32
Close to schools	2.6	2.62
Close to work	2.6	2.66
Available community gathering spaces	2.19	2.26
Safe community	3.64	3.6
Near family	2.76	2.8
Close to transportation	2.3	2.36
Access to walking paths	2.38	2.44
Close to health care services	2.8	2.82
Multigenerational design	2.58	2.48

Appendix B Table 30.

PREFERRED NUMBER OF BEDROOMS

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Mean	3.9		4	11%
Median	4		4	2%
Range	2 to 6		2 to 6	9%
NA	43		1	72%

Appendix B Table 31.

PREFERRED NUMBER OF BATHROOMS

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Mean	2.1		2.1	11%
Median	2		2	2%
Range	1 to 6		1 to 3	9%
NA	42		0	72%

Appendix B Table 32.

HOMEOWNERSHIP PREPARATION NEEDS

		All		KEYA WAKPALA	
		Number	Percent	Number	Percent
Financial Coaching	High need	36	27%	24	44%
	Some need	33	25%	22	41%
	No need	10	7%	5	9%
	NA	55	41%	3	6%
Home loan	High need	61	46%	43	80%
	Some need	18	13%	7	13%
	No need	2	1%	1	2%
	NA	53	40%	3	6%
Homeownership Education	High need	41	31%	27	50%
	Some need	34	25%	19	35%
	No need	8	6%	6	11%
	NA	51	38%	2	4%
Home maintenance and repairs classes	High need	30	22%	20	37%
	Some need	33	25%	20	37%
	No need	14	10%	10	19%
	NA	57	43%	4	7%

Appendix B Table 33.

FORMS OF PERSONAL FINANCE

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Checking Account	52	39%	31	57%
Savings Account	36	27%	22	41%
Credit Card	21	16%	13	24%
Debit Card	49	37%	30	56%

Appendix B Table 34.
CREDIT RATING

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Excellent	1	1%	0	0%
Good	12	9%	7	13%
Fair	20	15%	12	22%
Poor	35	26%	24	44%
Don't Know	15	11%	8	15%
NA	51	38%	3	6%

Appendix B Table 35.
PERCEPTION OF REASONABLE INTEREST RATE FOR HOME LOAN

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
0-2%	19	14%	11	20%
3-5%	25	19%	12	22%
6-9%	7	5%	5	9%
10-15%	0	0%	0	0%
Don't know	30	22%	23	43%
NA	53	40%	3	6%

Appendix B Table 35.
RECENT DEFAULT

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Yes, defaulted within past 5 years	18	13%	13	24%
No	63	47%	38	70%
NA	53	40%	3	6%

Appendix B Table 35.
AFFORDABLE MONTHLY MORTGAGE PAYMENT

	All		KEYA WAKPALA	
	Number	Percent	Number	Percent
Mean	\$420		\$448	24%
Median	\$400		\$400	70%
Range	\$0-\$1654		\$0-\$1654	6%
NA	58		8	

Appendix B Table 36.
RECENT LOANS

		All		KEYA WAKPALA	
		Number	Percent	Number	Percent
Home loan	Yes, and it was reported	0	0%	0	0%
	Yes, and it was not reported	0	0%	0	0%
	Yes, I don't know if it was reported	2	1%	1	2%
	No	69	51%	42	78%
Car loan	Yes, and it was reported	35	26%	22	41%
	Yes, and it was not reported	3	2%	2	4%
	Yes, I don't know if it was reported	11	8%	7	13%
	No	28	21%	17	31%
Title loan	Yes, and it was reported	4	3%	2	4%
	Yes, and it was not reported	0	0%	0	0%
	Yes, I don't know if it was reported	1	1%	1	2%
	No	66	49%	42	78%
Payday loan	Yes, and it was reported	7	5%	5	9%
	Yes, and it was not reported	7	5%	7	13%
	Yes, I don't know if it was reported	18	13%	7	13%
	No	42	31%	27	50%
Line of Credit	Yes, and it was reported	4	3%	3	6%
	Yes, and it was not reported	1	1%	1	2%
	Yes, I don't know if it was reported	0	0%	0	0%
	No	63	47%	40	74%

		All		KEYA WAKPALA	
		Number	Percent	Number	Percent
Personal Loan	Yes, and it was reported	8	6%	4	7%
	Yes, and it was not reported	3	2%	3	6%
	Yes, I don't know if it was reported	4	3%	1	2%
	No	59	44%	37	69%
Tribal loan	Yes, and it was reported	0	0%	0	0%
	Yes, and it was not reported	6	4%	4	7%
	Yes, I don't know if it was reported	7	5%	2	4%
	No	60	45%	38	70%
Four Bands Credit Rebuilder Loan	Yes, and it was reported	0	0%	0	0%
	Yes, and it was not reported	0	0%	0	0%
	Yes, I don't know if it was reported	0	0%	0	0%
	No	66	49%	41	76%

Appendix B Table 37.

AGE

Average	40.7
Median	40
Range	23-67

Appendix B Table 38.

FAMILIES MONTHLY EXPENSES

	Total	Percentage
Female	98	73%
Male	36	27%

Appendix B Table 39.

ENROLLMENT (ROSEBUD SIOUX TRIBE)

Enrolled	Percent	Not Enrolled	Percent
115	91%	12	9%

APPENDIX C: INTERVIEW PARTICIPANTS

Departmental Interviews	Program
Wizipan Garriott and Eileen "Taffy" Lafferty	REDCO
Sonny Farmer	Tribal Council
Gary LaPointe	TECRO
Tammi Young	Waste Management
Ann Wilson	TLE
Rodney Bordeaux	St. Francis Mission (Former Chairman)
Ken Haukaas	Administrator for Tribal Homeland Securities Grant
Monica Hunger Moran	Development Director S.W.A. Corp.
Young Colombe	RST Water and Sewer Director
Lauri Bordeaux	Sicangu Workforce Training Executive Director
James Henry	TECRO
Homeowner Interviewers	
John	
Connie	
Manny	
Sonny Farmer (Council)	
Lauri Bordeaux	

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

A1

AMERICAN INDIAN AND ALASKA NATIVE POPULATION FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD INDIAN RESERVATION, AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent of population	Estimated Total	Percent of population	Estimated Total	Percent of Population	Estimated Total	Percent of population
Total:	314,107,084		834,708		11,315		880	
American Indian and Alaska Native alone	2,565,520	1%	72,016	9%	8,716	77%	548	62%
American Indian and Alaska Native alone or in combination with some other race	5,235,224	2%	85,742	10%	10,031	89%	744	85%

A2

SELECT AGE CATEGORIES PERCENTAGE BREAKDOWN FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota			Rosebud Indian Reservation			Mission City, SD		
	Total	Male	Female	Total	Male	Female	Total	Male	Female
5 to 14 years	14%	14%	13%	22%	23%	21%	17%	17%	17%
15 to 17 years	4%	4%	4%	5%	6%	5%	3%	5%	1%
18 to 24 years	10%	10%	10%	11%	12%	10%	9%	7%	11%
15 to 44 years	39%	40%	37%	40%	41%	39%	39%	35%	41%
16 years and over	78%	77%	79%	64%	62%	66%	66%	64%	67%
18 years and over	75%	75%	76%	60%	59%	62%	64%	61%	67%
60 years and over	21%	19%	22%	11%	11%	12%	14%	13%	15%
62 years and over	18%	16%	20%	9%	9%	10%	12%	9%	15%
65 years and over	15%	13%	16%	7%	6%	7%	8%	4%	11%

	South Dakota			Rosebud Indian Reservation			Mission City, SD		
75 years and over	7%	6%	9%	2%	2%	3%	4%	3%	5%
Median Age	36.8	35.6	38.2	23.9	22.7	25.9	26.3	26.4	26.3

A3
MARRIED FAMILY, SINGLE FAMILY AND NON-FAMILY HOUSEHOLDS

	South Dakota	Rosebud	Mission City, SD
Percent Households with married-couple family	50%	29%	19%
Number of households	164,518	910	62
Percent Households with single family	14%	47%	52%
Number of households	46277	1475	168
Percent Nonfamily Households	36%	24%	29%
Number of households	116,306	771	92
Total Households	327,101	3,156	322
Average family size (rounded up)	3	4	3
Total Families	210,795	2,044	230

A4
EDUCATIONAL ATTAINMENT IN THE UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION (PERCENT) FOR POPULATION 25 YEARS AND HIGHER

	United States	South Dakota	Rosebud	Mission City, SD
Less than high school graduate	14%	9%	23%	18%
High school graduate (includes equivalency)	28%	32%	26%	18%
Some college or associate's degree	29%	33%	38%	39%
Bachelor's degree or greater	29%	27%	13%	25%

A5. POVERTY FOR AI/AN ALONE POPULATION (IN RELATION TO ENTIRE IMPOVERISHED POPULATION) FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota			Rosebud Indian Reservation			Mission City, SD		
	Total	Estimated total AI/AN in Poverty	Percentage of impoverished population that is AI/AN	Total Number of People in Poverty	Estimated total AI/AN in Poverty	Percentage of impoverished population that is AI/AN	Total Number of People in Poverty	Estimated total AI/AN in Poverty	Percentage of impoverished population that is AI/AN
Total people with income below poverty level:	114,444	32761	29%	5,336	4649	87%	390	279	72%
Male:	61,416	15451	25%	2642	2249	85%	138	99	72%
0 to 17 years	19,417	7562	39%	1431	1240	23%	84	58	69%
18 to 65 years	29217	7440	25%	1133	931	17%	54	41	76%
65+ years	4394	449	10%	78	78	1%	0	0	0%
Female:	61416	17310	28%	2694	2400	89%	252	180	71%
0 to 17 years	17730	7250	41%	1082	1010	19%	113	73	65%
18-65 years	35638	9430	26%	1515	1316	25%	131	103	79%
65+ years	8048	630	8%	97	74	1%	8	4	50%
Total Median Household Income		\$50,338			\$28,514			\$26,833	
Median Income for AI/AN Alone		\$25,438			\$22,270			\$19,904	

A12. POVERTY STATUS IN THE PAST 12 MONTHS BY SEX BY AMERICAN INDIAN AND ALASKA NATIVE AND MEDIUM INCOME IN THE PAST 12 MONTHS (IN 2014-INFLATION ADJUSTED DOLLARS)

	South Dakota		Rosebud Indian Reservation and Off-Reservation Trust Land, SD		Mission City, SD	
	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	Estimated total AI/AN in Poverty	Percentage of AI/AN Alone in poverty
Total AI/AN Alone	67650		8458		545	
Income below poverty level:	32761	48%	4649	55%	279	51%
Male:	15451	23%	2249	27%	99	18%
0 to 17 years	7562	11%	1240	15%	58	11%
18 to 65 years	7440	11%	931	11%	41	8%
65+ years	449	1%	78	1%	0	0%
Female:	17310	26%	2400	28%	180	33%
0 to 17 years	7250	11%	1010	12%	73	13%
18-65 years	9430	14%	1316	16%	103	19%

	South Dakota		Rosebud Indian Reservation and Off-Reservation Trust Land, SD		Mission City, SD	
	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	Estimated total AI/AN in Poverty	Percentage of AI/AN Alone in poverty
65+ years	630	1%	74	1%	4	1%
Total Median Household Income	\$50,338		\$28,514		\$26,833	
Median Income for AI/AN Alone	\$25,438	38%	\$22,270		\$19,904	

A11
INCOME IN THE PAST 12 MONTHS (ADJUSTED FOR INFLATION) FOR ROSEBUD AND MISSION

	Rosebud Indian Reservation		Mission	
	Estimate	Percent total	Estimate	Percent total
Total:	3,156		322	
Less than \$10,000	536	17%	73	23%
\$10,000 to \$19,999	717	23%	55	17%
\$20,000 to \$29,999	369	12%	45	14%
\$30,000 to \$39,999	470	15%	47	15%
\$40,000 to \$49,999	300	10%	24	7%
\$50,000 to \$74,999	406	13%	32	10%
\$75,000 to \$99,999	160	5%	30	9%
\$100,000 to \$149,999	177	6%	12	4%
\$150,000 to \$199,999	4	0%	4	1%
\$200,000 or more	17	1%	0	0%

A6
EMPLOYMENT STATUS FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota		Rosebud Indian Reservation		Mission, SD	
Employment Status	Estimated total	Percent	Estimated total	Percent	Estimated total	Percent
Population 16 years and over	651,429	651,429	7,187	(X)	579	(X)
In labor force	450,131	69%	4,551	63%	387	67%
Employed	425,816	65%	3,217	45%	295	51%
Unemployed	21,364	3%	1,334	19%	92	16%
Armed Forces	2,951	1%	0	0.0%	0	0%
Not in labor force	201,298	31%	2,636	37%	192	33%

A7

COMMUTING PATTERNS IN SOUTH DAKOTA, ROSEBUD AND MISSION

Subject	South Dakota		Mission city		Rosebud Indian Reservation	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Number of workers 16 years and over	420,700		288		3,142	
Car, truck, or van -- drove alone	331,547	79%	202	70%	1,766	56%
Car, truck, or van -- carpooled	40,051	10%	23	8%	636	20%
Public transportation (excluding taxicab)	2,107	1%	2	1%	41	1%
Walked	17,385	4%	35	12%	220	7%
Other means	6,638	2%	18	6%	123	4%
Worked at home	22,972	6%	8	3%	356	11%
Mean travel time to work (minutes)	16.9		11.2		18	

A8

INDUSTRY EMPLOYERS FOR SOUTH DAKOTA, ROSEBUD AND MISSION CITY

South Dakota		Rosebud Indian Reservation	Mission, SD		
Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
425,816	425,816	3,217	3,217	295	295
30,330	7%	313	10%	7	2%
27,615	7%	218	7%	7	2%
41,144	10%	59	2%	8	3%
12,611	3%	40	1%	0	0%
48,363	11%	202	6%	40	14%
17,583	4%	75	2%	15	5%
7,391	2%	14	0%	8	3%
31,314	7%	189	6%	8	3%
25,062	6%	85	3%	13	4%
103,357	24%	1,243	39%	115	39%
39,790	9%	247	8%	19	6%
19,078	5%	115	4%	16	5%
22,178	5%	417	13%	39	13%

A9
CLASS OF WORKER PERCENTAGE BREAKDOWN FOR SOUTH DAKOTA, ROSEBUD AND MISSION CITY

Class of Worker	South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Private wage and salary workers	321,107	75%	1,040	32%	128	43%
Government workers	68,027	16%	1,851	58%	144	49%
Self-employed in own not incorporated business workers	35,626	8%	289	9%	23	8%
Unpaid family workers	1,056	0%	37	1%	0	0%

A10
INSURED AND UNINSURED TOTALS FOR SOUTH DAKOTA, ROSEBUD AND MISSION CITY

	South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total noninstitutionalized population	816,989		11,265		880	
With health insurance coverage	724,497	89%	7,843	70%	638	73%
With private health insurance	592,455	73%	2,336	21%	171	19%
With public coverage	238,661	29%	6,013	53%	500	57%
No health insurance coverage	92,492	11%	3,422	30%	242	28%
Population under age of 18 without health insurance coverage	13,183	6%	588	13%	30	10%

B1
YEAR HOUSEHOLDER MOVED INTO CURRENT HOUSING UNIT FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total Households	Percent						
Owner occupied:	74,787,460		222,589		1,402		156	
Moved in 2010 or later	8,178,450	11%	29,264	13%	97	7%	24	15%
Moved in 2000 to 2009	31,376,160	42%	94,465	42%	332	24%	65	42%
Moved in 1990 to 1999	16,735,934	22%	47,238	21%	423	30%	43	28%

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
Moved in 1980 to 1989	8,371,510	11%	23,220	10%	290	21%	6	4%
Moved in 1970 to 1979	5,679,771	8%	16,002	7%	152	11%	5	3%
Moved in 1969 or earlier	4,445,635	6%	12,400	6%	108	8%	13	8%
Renter occupied:	41,423,632		104,512		1,754		166	
Moved in 2010 or later	20,888,380	50%	53,862	52%	525	30%	95	57%
Moved in 2000 to 2009	16,414,573	40%	39,872	38%	904	52%	69	42%
Moved in 1990 to 1999	2,542,498	6%	6,478	6%	172	10%	2	1%
Moved in 1980 to 1989	845,531	2%	2,329	2%	116	7%	0	0%
Moved in 1970 to 1979	426,533	1%	968	1%	35	2%	0	0%
Moved in 1969 or earlier	306,117	1%	1,003	1%	2	0%	0	0%

B2

POPULATION MOVED WITHIN PAST YEAR FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Population 1 year and over that moved within past year	46,868,173	15%	134,232	16%	1253	11%	181	22%
AGE							0	
1 to 4 years	3,331,636	21%	9,236	19%	210	19%	37	37%
5 to 17 years	7,263,533	14%	19,365	13%	254	8%	36	21%
18 to 24 years	9,632,175	31%	37,170	44%	301	24%	39	48%

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
25 to 34 years	10,619,856	25%	27,266	25%	221	14%	43	27%
35 to 44 years	5,904,841	15%	13,539	14%	118	11%	7	9%
45 to 54 years	4,336,322	10%	10,858	10%	105	9%	12	14%
55 to 64 years	2,856,160	7%	7,960	8%	34	4%	3	3%
65 to 74 years	1,367,657	6%	3,385	5%	1	0%	0	0%
75 years and over	1,304,510	7%	5,369	9%	15	7%	3	9%
Median Age	37.9		37.4		25.4		27.5	
Median Age of those who moved	27.6		25.3		23.7		21.7	
AI/AN only moved within past year	427560	17%	13670	19%	1046	12%	146	28%

B3

HOUSING TENURE FOR US, SOUTH DAKOTA, ROSEBUD AND MISSION

Subject	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total housing units	132,741,033		369,186		3,605		422	
Occupied housing units	116,211,092	88%	327,101	89%	3,156	88%	322	76%
Vacant housing units	16,529,941	13%	42,085	11%	449	13%	100	24%
Owner-occupied	74,787,460	64%	222,589	68%	1,402	44%	156	48%
Renter-occupied	41,423,632	36%	104,512	32%	1,754	56%	166	52%

B4

TOTAL POPULATION IN OCCUPIED HOUSING UNITS BY TENURE FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total:	800,706		11,246		880	

	South Dakota		Rosebud Indian Reservation		Mission, SD	
Owner occupied	565,577	71%	4,483	40%	390	44%
Renter occupied	235,129	29%	6,763	60%	490	56%

B12
HOUSING OCCUPANCY SUMMARY FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total housing units	132,741,033	132,741,033	369,186	369,186	3,605	3,605	422	422
Occupied housing units	116,211,092	87.50%	327,101	88.60%	3,156	87.50%	322	76.30%
Vacant housing units	16,529,941	12.50%	42,085	11.40%	449	12.50%	100	23.70%
Homeowner vacancy rate	2.1		1.7		0.2		1.9	
Rental vacancy rate	6.9		5.9		6		27	

B5
AVERAGE HOUSEHOLD SIZE OF OCCUPIED HOUSING UNITS FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota	Rosebud Indian Reservation	Mission, SD
	Estimated Total	Estimated Total	Estimated Total
Total Average	2.45	3.56	2.73
Owner occupied	2.54	3.2	2.5
Renter occupied	2.25	3.86	2.95

B6
NUMBER OF ROOMS AND MEDIAN NUMBER OF ROOMS FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION CITY

	United States		South Dakota		Rosebud Indian Reservation and Off-Reservation Trust Land, SD		Mission city, South Dakota	
	Estimated Total	Percentage	Estimated Total	Percentage	Estimated Total	Percentage	Estimated Total	Percentage
Total:	132,741,033		369,186		3,605		422	
1 room	2,592,537	2%	4,945	1%	66	2%	20	5%
2 rooms	3,296,927	2%	9,674	3%	145	4%	6	1%
3 rooms	12,118,439	9%	30,191	8%	418	12%	109	26%

	United States		South Dakota		Rosebud Indian Reservation and Off-Reservation Trust Land, SD		Mission city, South Dakota	
4 rooms	22,035,203	17%	60,503	16%	782	22%	107	25%
5 rooms	27,098,008	20%	64,862	18%	990	27%	99	23%
6 rooms	23,977,269	18%	54,778	15%	595	17%	25	6%
7 rooms	16,292,098	12%	45,915	12%	388	11%	35	8%
8 rooms	11,253,941	8%	39,647	11%	119	3%	13	3%
9 or more rooms	14,076,611	11%	58,671	16%	102	3%	8	2%
Median Number of Rooms	5.5		5.8		4.9		4.2	

B7
NUMBER OF BEDROOMS IN HOUSING UNITS FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percentage	Estimated Total	Percentage	Estimated Total	Percentage
Total:	369,186		3,605		422	
No bedroom	5,516	1%	70	2%	20	5%
1 bedroom	35,829	10%	288	8%	16	4%
2 bedrooms	103,675	28%	1,187	33%	220	52%
3 bedrooms	125,842	34%	1,217	34%	122	29%
4 bedrooms	71,526	19%	537	15%	38	9%
5 or more bedrooms	26,798	7%	306	8%	6	1%

B8
 Number of Occupants per room for United States, South Dakota, Rosebud and Mission

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD		
	Estimate	Percentage	Estimate	Percentage	Percentage	Estimate	Percentage	Estimate	Percentage
Total:	116,211,092		327,101			3,156		322	
Owner occupied:	74,787,460		222,589			1,402		156	
0.50 or less occupants per room	57,761,974	77%	181,040	81%	54%	767	55%	108	69%
0.51 to 1.00 occupants per room	15,740,962	21%	38,994	18%	34%	471	34%	45	29%
1.01 to 1.50 occupants per room	996,979	1%	2,036	1%	6%	88	6%	3	2%

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD		
1.51 to 2.00 occupants per room	207,650	0%	426	0%	4%	54	4%	0	0%
2.01 or more occupants per room	79,895	0%	93	0%	2%	22	2%	0	0%
Renter occupied:	41,423,632		104,512			1,754		166	
0.50 or less occupants per room	24,464,339	59%	71,048	68%	39%	626	36%	47	28%
0.51 to 1.00 occupants per room	14,391,107	35%	28,409	27%	41%	786	45%	87	52%
1.01 to 1.50 occupants per room	1,703,953	4%	3,266	3%	15%	229	13%	14	8%
1.51 to 2.00 occupants per room	635,740	2%	1,301	1%	5%	90	5%	14	8%
2.01 or more occupants per room	228,493	1%	488	0%	1%	23	1%	4	2%

B9
TYPES OF HOUSING UNITS IN UNITED STATES, SOUTH DAKOTA, ROSEBUD INDIAN RESERVATION AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total:	132,741,033		369,186		3,605		422	
1, detached	81,840,073	62%	254,849	69%	2,570	71%	172	41%
1, attached	7,725,793	6%	12,157	3%	45	1%	6	1%
2	4,976,158	4%	6,509	2%	120	3%	2	0%
3 or 4	5,880,728	4%	12,628	3%	73	2%	38	9%
5 to 9	6,341,597	5%	13,892	4%	80	2%	42	10%
10 to 19	5,950,183	4%	14,569	4%	171	5%	87	21%
20 to 49	4,732,441	4%	13,935	4%	112	3%	12	3%
50 or more	6,678,112	5%	7,943	2%	13	0%	0	0%
Mobile home	8,506,996	6%	32,597	9%	421	12%	63	15%

B10

MOBILE HOME RENTAL AND OWNERSHIP IN SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota	Rosebud	Mission
Total Units Built 2000 or later:	3,647	4	0
Owner-Occupied	3,116	1	0
Renter-Occupied	531	3	0
Percent Ownership	85%	25%	NA
Total Units Built 1980 to 1999 Total :	13,118	38	34
Owner-Occupied	10,188	138	29
Renter-Occupied	2,930	37	5
Percent Ownership	78%	3%	85%
Total Units Built 1960 to 1979:	9,687	170	24
Owner-Occupied	6,599	132	22
Renter-Occupied	3,088	38	2
Percent Ownership	68%	78%	92%
Total Units Built 1940 to 1959:	315	3	0
Owner-Occupied	184	3	0
Renter-Occupied	131	0	0
Percent Ownership	58%	100%	NA
Total Units Built 1939 or earlier:	36	0	0
Owner-Occupied	22	0	0
Renter-Occupied	14	0	0
Percent Ownership	61%	NA	NA

B11

YEAR HOUSING STRUCTURES BUILT FOR THE U.S., SOUTH DAKOTA, ROSEBUD AND MISSION

	United States	South Dakota	Rosebud Indian Reservation	Mission, SD
	Percent	Percent	Percent	Percent
Total:				
Built 2000 or later	16%	17%	12%	24%
Built 1980 to 1999	28%	23%	32%	26%
Built 1960 to 1979	27%	26%	40%	26%
Built 1940 to 1959	16%	15%	8%	14%
Built 1939 or earlier	13%	19%	8%	9%
Total Estimated Units	132741033	369186	3605	422

B13.

HOUSE HEATING FUEL FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percentage	Estimated Total	Percentage	Estimated Total	Percentage
Total:	327,101		3,156		322	
Utility gas	157,648	48%	82	3%	0	0%
Bottled, tank, or LP gas	54,080	17%	1,676	53%	89	28%
Electricity	92,713	28%	990	31%	216	67%
Fuel oil, kerosene, etc.	8,839	3%	43	1%	2	1%
Coal or coke	270	0%	0	0%	0	0%
Wood	6,344	2%	327	10%	13	4%
Solar energy	164	0%	14	0%	0	0%
Other fuel	4,970	2%	24	1%	2	1%
No fuel used	2,073	1%	0	0%	0	0%

B14.

QUALITY OF PLUMBING AND KITCHEN FACILITIES AND TELEPHONE ACCESS FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD, AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate
Occupied housing units	116,211,092	116,211,092	327,101	327,101	3,156		322
Lacking complete plumbing facilities	537,459	1%	1,956	1%	70	2%	7
Lacking complete kitchen facilities	1,014,759	1%	3,199	1%	61	2%	13
No telephone service available	2,875,544	3%	8,405	3%	104	3%	19

B15.

VALUE OF OWNER-OCCUPIED HOUSING UNITS FOR SOUTH DAKOTA, ROSEBUD AND MISSION

	South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percentage	Estimated Total	Percentage	Estimated Total	Percentage
Total:	222,589		1,402		156	
Less than \$50,000	35,993	16%	758	54%	94	60%
\$50,000 to \$99,999	41,260	19%	340	24%	29	19%
\$100,000 to \$149,999	46,806	21%	96	7%	21	13%

	South Dakota		Rosebud Indian Reservation		Mission, SD	
\$150,000 to \$199,999	39,917	18%	61	4%	2	1%
\$200,000 to \$299,999	34,210	15%	64	5%	10	6%
\$300,000 to \$499,999	18,110	8%	21	1%	0	0%
\$500,000 to \$999,999	4,735	2%	32	2%	0	0%
\$1,000,000 or more	1,558	1%	30	2%	0	0%
Estimated Median Value (Dollars)	\$135,700		\$41,600		\$42,400	

B16.

HOUSING UNIT MORTGAGE STATUS FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Total Housing Units	74,787,460		222,589		1,402		156	
Housing units with a mortgage, contract to purchase, or similar debt	49,043,774	66%	128,229	58%	318	23%	57	37%
Housing units without a mortgage	25,743,686	34%	94,360	42%	1,084	77%	99	63%

B17

SELECTED MONTHLY OWNER COSTS FOR HOUSING UNITS WITH A MORTGAGE FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
	490,43774		128,229		318		57	
Less than \$300	96,963	0.2%	343	0.3%	0	0%	0	0%
\$300 to \$499	781,682	2%	3,119	2%	75	24%	7	12%
\$500 to \$699	2,456,179	5%	10,017	8%	104	33%	13	23%
\$700 to \$999	7,022,549	14%	27,132	21%	61	19%	22	39%
\$1,000 to \$1,499	13,681,666	28%	49,132	38%	67	21%	11	19%
\$1,500 to \$1,999	9,979,343	20%	22,672	18%	5	2%	4	7%
\$2,000 to \$2,999	9,572,256	20%	12,372	10%	0	0%	0	0%
\$3,000 or more	5,453,136	11%	3,442	3%	6	2%	0	0%

B18
SELECTED MONTHLY OWNER COSTS FOR HOUSING UNITS WITHOUT A MORTGAGE FOR UNITED STATES, SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission, SD	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Housing units without a mortgage:	25,743,686		94,360		1,084		99	
Less than \$300	5,781,687	22%	20,846	22%	546	50%	56	57%
\$300 to \$499	8,914,233	35%	41,910	44%	412	38%	35	35%
\$500 to \$699	5,447,478	21%	20,838	22%	78	7%	5	5%
\$700 or more	5,600,288	22%	10,766	11%	48	4%	3	3%

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

	United States		South Dakota		Rosebud Indian Reservation		Mission	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Selected Monthly Owner Costs As A Percentage Of Household Income (SMOCAPI)								
Housing units with a mortgage (excluding units where SMOCAPI cannot be computed)	48,786,530		127,761		309		57	
Less than 20.0 percent	18,542,199	38%	58,908	46%	136	44%	41	72%
20.0 to 24.9 percent	7,836,596	16%	23,799	19%	16	5%	2	4%
25.0 to 29.9 percent	5,720,107	12%	14,985	12%	23	7%	3	5%
30.0 to 34.9 percent	3,986,364	8%	8,860	7%	12	4%	3	5%
35.0 percent or more	12,701,264	26%	21,209	17%	122	40%	8	14%
Not computed	257,244		468		9		0	
Housing unit without a mortgage (excluding units where SMOCAPI cannot be computed)	25,410,170		93,522		1,077		99	
Less than 10.0 percent	10,345,359	41%	43,330	46%	529	49%	51	52%
10.0 to 14.9 percent	5,045,311	20%	18,878	20%	188	18%	26	26%
15.0 to 19.9 percent	3,057,326	12%	10,404	11%	131	12%	8	8%
20.0 to 24.9 percent	1,903,860	8%	6,360	7%	68	6%	7	7%
25.0 to 29.9 percent	1,247,914	5%	3,880	4%	40	4%	2	2%
30.0 to 34.9 percent	852,064	3%	2,611	3%	42	4%	4	4%
35.0 percent or more	2,958,336	12%	8,059	9%	79	7%	1	1%

	United States	South Dakota	Rosebud Indian Reservation	Mission
Not computed	333,516	838	7	0

B20
GROSS RENT FOR THE US, SOUTH DAKOTA, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission	
	Estimate	Percent	Estimate	Percent	Estimate	Percent	Estimate	Percent
GROSS RENT								
Occupied units paying rent	39,201,928		95,597		1,567		160	
Less than \$200	588,063	2%	3,599	4%	158	10%	24	15%
\$200 to \$299	1,247,551	3%	5,631	6%	176	11%	33	21%
\$300 to \$499	2,889,355	7%	18,531	19%	566	36%	61	38%
\$500 to \$749	8,250,822	21%	33,519	35%	541	35%	34	21%
\$750 to \$999	9,457,480	24%	20,655	22%	87	6%	8	5%
\$1,000 to \$1,499	10,539,358	27%	11,364	12%	30	2%	0	0%
\$1,500 or more	6,229,299	16%	2,298	2%	9	1%	0	0%
Median (dollars)	\$920		\$648		\$476		\$386	
No rent paid	2,221,704		8,915		187		6	

B21
GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME (GRAPI) FOR HOUSEHOLDS PAYING RENT FOR US, SOUTH DAKOTA, TODD COUNTY, ROSEBUD AND MISSION

	United States		South Dakota		Rosebud Indian Reservation		Mission	
	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent	Estimated Total	Percent
Occupied units paying rent (excluding units where GRAPI cannot be computed)	38,273,765		94,422		1,546		146	
Less than 15.0 percent	4,472,954	12%	17,061	18%	500	32%	33	23%
15.0 to 19.9 percent	4,620,792	12%	14,359	15%	215	14%	16	11%
20.0 to 24.9 percent	4,767,805	13%	12,987	14%	130	8%	8	6%
25.0 to 29.9 percent	4,400,387	12%	11,355	12%	125	8%	24	16%
30.0 to 34.9 percent	3,486,079	9%	7,821	8%	116	8%	11	8%
35.0 percent or more	16,525,748	43%	30,839	33%	460	30%	54	37%
Not computed (leave out)	3,149,867	(X)	10,090	(X)	208	(X)	20	(X)

APPENDIX E: DEMOGRAPHIC AND SOCIOECONOMIC NARRATIVE

In this appendix, key demographic and employment statistics are presented with additional context. The corresponding tables are located in Appendix D.

Population

Establishing the precise population of the Mission, SD is a challenging task due to the inconsistency between the various federal and tribal data sources. Because individual ACS data tables for 2015 for Mission, SD are not yet available, 2014 ACS (American Community Survey) estimates will be used primarily in this analysis. However, a different Census-released data set, referred to as the 2015 Census Bureau Population Estimates, noted an estimated population of 1,215 for the town of Mission, SD. This estimate is a projected count based on the 2010 Decennial Census data, which reported the population of Mission as 1,182 at the time it was conducted. It should be noted that the margin of error for the ACS data is fairly high at +/- 168. The ACS reports the total population of Mission at 880 people, 744 of which identify as American Indian or American Indian alone or 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 (84,579 total). For the Rosebud Indian Reservation, the population of those identifying as American Indian and Alaska Native alone and/or in combination with another race is about 87% of the population (9,808). Approximately 85% (744 total) of the population of Mission identifies as American Indian/Alaska Native either alone or in combination with another race. See Appendix D, table A1 for additional details.

Age

The median age for Mission residents is just over 26 years old which skews more than 10 years younger than the South Dakota state average, of 37 years old. See table A2 in Appendix D for a more detailed age breakdown. According to the latest ACS Estimates for the United States, the median age of the AI/AN alone population is approximately 32 while the median age for the total United States population is approximately 37. The Rosebud Indian Reservation's younger than average population (median age of 23.9) 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, and 67 years for American Indians living on the Rosebud Reservation),² likely impacting the overall median age.³

Therefore this finding reflects what has been found for the AI/AN population more generally, which is that the American Indian and Alaska Native population as a whole is more likely to be younger, poorer, and unemployed at a higher rate than that of the general U.S. population.

Marital status and household composition

The rate of marriage is substantially lower in Mission than it is for South Dakota and the United States as a whole, which can have significant social and economic implications. About half of the state's population is currently married, compared to about a fifth (19%) of the population in Mission. Increased rates of marriage are generally correlated with higher levels of income and educational attainment, therefore it is unsurprising that the rate of marriage

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. "Life Expectancy Sags on SD Reservations." http://rapidcityjournal.com/news/state-and-regional/life-expectancy-sags-on-s-d-reservations/article_55fb4282-f937-54aa-a143-ec4ee36199eb.html

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

within impoverished areas is substantially lower than average.⁴ See A3 in Appendix D 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.⁵ 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 these issues could further inform housing design and development.

Education

Secondary educational attainment in Mission is substantially lower than the South Dakota average. 18% of the Mission population aged 25 or older did not graduate high school, compared to 9% for South Dakota (refer to table A4). However, a greater percentage of the population in Mission has some college or an associate’s degree compared to Rosebud, South Dakota and the United States. Additionally, the Bachelor’s and Graduate/Professional degree attainment rates for Mission are similar to the state and national averages. The rate of secondary educational attainment drops substantially for the Rosebud Indian Reservation as a whole. It is clear that lower levels of college attainment are representative of the Rosebud reservation with only 13% of the total population having earned a college degree, which includes those persons residing in Mission. The higher levels of educational attainment in Mission are most likely the result of the Sinte Gleska University’s location in Mission.

Poverty and Income

According to the 2014 ACS estimates, Todd County, SD, located within the Rosebud Reservation, is the second poorest county in the United States, with a median household income of \$30,539; compared to the national average is \$46,049. In South Dakota, the median income for all races is \$50,338; however, for the AI/AN alone population, the state median income is approximately half of the statewide figure (\$25,438). Just under □ (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. This is unfortunate, but not surprising, as the phenomenon of higher levels of poverty on reservations is heavily researched and well-documented. This high level of poverty helps to explain the focus of Rosebud’s housing programs on low-income rental units, as opposed to homeownership units. Please refer to tables A5, A11 and A12 in Appendix D.

Almost half (49%) of the population of the Rosebud Indian Reservation is living below the poverty line. A little less than one-seventh (14%) of the total population of South Dakota is below the poverty level, compared to almost half (49%) of the population of the Rosebud Indian Reservation. The current income levels in Mission may rise slightly as it continues to grow as the economic hub of the reservation; however, there are no concrete data or plans that indicate that significant changes will occur in the near future.

Employment and Economic Conditions

The Bureau of Indian Affairs (BIA) Labor Force Report presents periodic data directly from designated tribal labor force coordinators on enrollment, service eligibility, age distribution, employment and poverty. However, the last report developed with direct assistance from tribes was released over 10 years ago in 2005. Reports are still being

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

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

issued, however the data provided does not allow for comparison over time due to the presence of methodological inconsistencies (p. 10).⁶ The latest report, issued in 2013, relied on American Community Survey 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).¹⁷

In 2012, the Assistant Secretary of Indian Affairs distributed a “Dear Tribal Leader” letter stating that they would 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.”⁷

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.⁸ A summary of the available 2005 Labor Force Report data for the Rosebud Sioux Tribe is presented below.

Appendix E Table 1.

BIA 2005 LABOR FORCE REPORT AGE DISTRIBUTION FOR THE ROSEBUD SIOUX TRIBE

Subject	Total Number
Enrollment	26,237
Age Under 16	5,608
Age 16-64	14,047
Age 65 & Over	2,638
Total Eligible for Services	22,293

According to the 2005 Labor Force Report, 26,237 individuals were enrolled in the Rosebud Sioux Tribe, with approximately 85% 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 THE ROSEBUD SIOUX TRIBE

Subject	Total Number
Not Available for Work	2,257
Available for Work	14,428
Number Employed	2,519

6. “2013 American Indian Population and Labor Force Report.” U.S. Department of the Interior. 2014. <http://www.bia.gov/cs/groups/public/documents/text/idc1-024782.pdf>

7. “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>

8. 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).

Subject	Total Number
Number Not Employed	11,909
Unemployed Percentage	83%

Briefly comparing the 2005 Labor Force Report data with the latest ACS employment estimates for the Rosebud Indian Reservation (see chart A6), one notable difference is the substantially divergent unemployment rates. The unemployment percentage provided by the 2005 Labor Force Report is 83%. This is significantly higher than the data provided by the ACS, which reports an unemployment rate of 19%. However the population considered “not available for work” is comparable between the two data sources, with 2,257 reported by the Labor Force Report and 2,636 reported by the ACS estimates. While some of the inconsistency is likely due to the period of time between the two data sets, these differences still highlight how wildly inconsistent various sources of data can be in Indian Country, especially in reference to population and employment figures.

Appendix E Table 2.

BIA 2005 LABOR FORCE REPORT EMPLOYMENT SECTOR DATA FOR THE ROSEBUD SIOUX TRIBE

Subject	Total Number	Percentage (Labor Force Report)	Percentage (ACS)
Total Employed	2,519		
Public	2,164	86%	58%
Private	355	14%	32%
Employed but below poverty level	1,920	76%	

Another notable divergence from the Census estimates is the proportion of the employed population that works in either the public or the private sector (See Appendix D, A9). ACS reports that 32% of the population is working in the private sector, which is substantially higher than the 14% reported by the Labor Force Report. Similarly, 58% is reported as working in the public sector by the ACS and 86% is reported as working in the public sector by the BIA.

According to ACS estimates, South Dakota’s unemployment rate is 3% and the United States unemployment rate is (6%) (See chart A6). The difference between the unemployment rate for South Dakota is stark when compared to Mission (16%) and the Rosebud Reservation (19%). While the causal factor behind the reduction in unemployment cannot necessarily be determined through the observance of Census data, South Dakota experienced a substantial reduction in unemployment following the recent oil boom.⁹ However it appears that the economic boost did not extend to Mission or the Rosebud Indian Reservation as a whole.

It is important to note the distinction between the different employment categories. “Employed” refers to individuals with jobs, “unemployed” is defined as individuals seeking employment, the “labor force” refers to both employed and unemployed individuals, and “not in the labor force” refers to people who are neither employed nor unemployed. To be classified as unemployed, a person must be actively looking for work. A respondent that is no longer looking for work is included in the “not-in-labor force” category.¹⁰

9. “South Dakota: Quietly Booming.” The Economist. 2014. <http://www.economist.com/news/usa/21614223-how-neglected-state-succeeding-quietly-booming>
 10. Bureau of Labor Statistics, Labor Force Statistics from the Current Population. 2015. http://www.bls.gov/cps/cps_htgm.htm

According to ACS, approximately 37% of the population age 16 and above in Mission City (33%) are not in the labor force, which means that they are not employed and they are not seeking employment. It's important to consider the potential impact that the "discouraged worker effect" could have on the data. The phenomenon of the "discouraged worker effect" has been well established through economic research. The "discouraged worker effect" refers to individuals who did not succeed in attaining employment and subsequently became discouraged and stopped seeking employment, and therefore aren't counted in the official rates. This phenomenon results in an artificially lowered unemployment rate, because these workers aren't included in the overall unemployment rate. It is difficult to tell how many Mission residents are simply disillusioned with the job-seeking process but are not being counted in the unemployment rate.¹¹ The unemployment rate of 83% reported by the 2005 Labor Force Report highlights the high proportion of people who at that time had likely lost any hope of employment and stopped searching after years of unemployment and no new local job creation.

"Educational services, and health care and social assistance" is the industry that employs the most workers in Mission (39%) (see chart A8). This finding makes sense as the reservation economy is weighted heavily toward public administration, health care and education. It should be noted that the emergency care department at the local hospital was recently decertified and shut down, resulting in job losses and limiting local health care options. The largest employers are the Rosebud Sioux Tribe, the Bureau of Indian Affairs and the Todd County School District. Tribal entities, like SWA Corporation, REDCO and the Rosebud Casino, are the next largest employers on the reservation. There is a higher percentage of retail trade jobs in Mission as it is the primary retail center on the reservation.

Class of Worker

"Government workers" comprise the largest class of worker in Mission (49% of the total) and on the Rosebud Indian Reservation (58% of the total), which highlights how local government programs can serve as effective vehicles for employment. This is substantially higher than the state average, whereas less than a fifth of workers (16%) are government employees. About a third of the employed population on the Rosebud Indian Reservation (32%) work as private wage workers, whereas 75% of South Dakota workers and 43% of Mission workers are private wage/salary workers. See Appendix D, 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."¹² 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. REDCO has promoted this business model over the past several years with many of the businesses located in Mission. The percentage of private wage and salary workers is higher in Mission than on the rest of the Rosebud reservation.

Health Insurance Coverage

The rate of private health insurance coverage is 70% for Rosebud and 73% for Mission, which is substantially less than the rate of coverage for South Dakota, which is 89% of the population.

It is important to note that Indian Health Service (IHS) medical coverage is not "health insurance" according to the Affordable Care Act.¹³ Indian Health Services (IHS) provides health services to approximately 2 million American

11. 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>

12. 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

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

Indian and Alaska Natives.¹⁴ It is likely that many uninsured Homeownership Survey respondents do have IHS health coverage, but lack comprehensive health insurance. Additionally, the rate for the population aged under 18 uninsured for Rosebud is about 13%, or slightly over one-eighth of the under 18 population, compared to approximately one-seventeenth (6%) for the state of South Dakota. See Appendix D, table A10 for additional information.

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.¹⁵ However, according to the National Indian Health Board (NIHB), IHS remains chronically underfunded, at only 56% of total need.¹⁶

Migration

The American Indians and Alaska Native population experiences a substantially higher rate of mobility than the rest of the population, which has significant implications for housing and family stability. 2014 ACS data reported that the number of total households is 322 for Mission and 3,156 for Rosebud. This is compared to the data provided by the 2010 Decennial Census, which reported 398 households for Mission, SD and 3,115 households for Rosebud. It is important to note this difference, as it highlights the impact of the methodology on resulting data (refer back to previous section on data limitations; see Appendix D, table B1 for additional information).

For owner-occupied households, a higher proportion of residents (42%) living in Mission, SD moved into their current home between 2000 and 2009 at a higher rate than Rosebud Reservation residents as a whole (24% for the same time period). A significantly higher proportion of householders on the Rosebud reservation and South Dakota moved into their homes between 1970 and 1989 (32% and 17%, respectively) than that of Mission (only 7%).

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.”¹⁷ For renter-occupied households, the year moved in 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 (52%) of all Rosebud Reservation renters moved into their home between 2000 to 2009, compared to 24% of homeowners on the Rosebud reservation. A significantly higher percentage (57%) of renters in Mission moved in 2010 or later, compared to Mission owners for the same time period (15%).

Geographic mobility refers to movement of people within the U.S. from one location to the other at various geographic levels. Appendix D, table B2 table refers to those who have moved at least once between the years 2013-2014. Please note that comparisons are difficult to draw due to the small number of cases in Mission, SD especially when compared with state and national totals. Approximately one fifth of the population of Mission, SD (22%, approximately 184 people) moved within the past year, which is the highest proportion for each geography. 17% of the Mission, SD population moved within the same county. Overall, the American Indian/Alaska Native alone population has an equal or higher rate of mobility than the general population.

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

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

16. “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>

17. ACS Summary File Technical Documentation. https://www2.census.gov/programs-surveys/acs/summary_file/2014/documentation/tech_docs/2014_Summary-File_Tech_Doc.pdf

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 Rosebud Reservation and Mission City 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

n = number of periods

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 Rosebud 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.

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