South Dakota Native Homeownership Coalition

Statewide Native Veterans Housing Needs and Homeownership Study

JULY 2025

SOUTH DAKOTA Native Homeownership Coalition

SOUTH DAKOTA HOUSING

NeighborWorks® AMERICA

BIG WATER CONSULTING

Table of Contents

Tables and Figures

Acknowledgements

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Acronyms

Acronym	Term/Definition
ACS	American Community Survey conducted by the U.S. Census Bureau
AIAN	American Indian and Alaska Native • AIAN alone refers to people who identify solely as American Indian or Alaska Native • AIAN in combination with other races refers to people who identify as American Indian or Alaska Native and one or more other races
CDFI	Community Development Financial Institution
FHA	Federal Housing Administration
HUD	U.S. Department of Housing and Urban Development
PR	Public Relations
TDHE	Tribally Designated Housing Entity
TVSO	Tribal Veteran Service Officer
USDA	U.S Department of Agriculture
VA	U.S. Department of Veteran Affairs

Executive Summary

Introduction. The Statewide Native Veterans Housing Needs and Homeownership Study was conducted from June of 2023 until June of 2025 by the South Dakota Native Homeownership Coalition (SDNHOC) in cooperation with Big Water Consulting, Lakota Funds, and several tribal stakeholders. The previous study (often referred to as the "pilot study"), which concluded in 2019, collected data from three tribes in South Dakota: the Cheyenne River Sioux Tribe, Oglala Sioux Tribe, and Sisseton Wahpeton Oyate. The goal of this study was to collect data from Native veterans representing all nine tribes in the state to better identify the barriers to housing and services faced by veterans across all of South Dakota. In doing so, programs and funding avenues could be intentionally tailored to meet the specific and unique needs of each community. Additionally, since this survey included contact information from each responding veteran, service providers can choose to directly engage with respondents to further strategize program development on an individual tribal basis.

Project Timeline. As noted above, this study was the second iteration of the Native Veterans Housing Needs and Homeownership study. Study planning and design meetings started in June of 2023 and continued until September 2023. Starting in October 2023, survey outreach coordinators began distributing surveys and conducting outreach to Native veterans on each reservation and throughout the state. Respondents had the choice to fill out the survey online, on paper, or over the phone. The data collection phase ended in January 2025, and after a period of data analysis and reporting, Big Water Consulting presented an overview of the key findings from the study on June 11th, 2025. A draft report highlighting key findings was delivered to SDNHOC for a final round of review and feedback in late June. Final reports for the overall study, as well as for each participation tribe, were released on July 11th.

Data Collection Methods. Information was collected from participating Native veterans using an intercept survey; the content was developed in collaboration with the project's advisory group consisting of tribal stakeholders around the state. The survey questions addressed key demographic information, period of military service, education, employment status, income and finances, housing context and preferences, and use of and familiarity with VA benefits and services. This revised study also included more in-depth questions regarding veterans' current and preferred living situations, housing challenges, use of veteran-focused benefits and services, and suggestions for supportive services and programs

Selected Results. The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans living in South Dakota. A selection of key themes that emerged from the data are highlighted below:

- **Survey respondents were generally younger than veterans overall across the state;** 31.2% of respondents were 65 years old and older compared to 49.8% of all veterans in South Dakota according to American Community Survey (ACS) data and 44.7% of respondents according to the VA Veteran Population Projection Model & VA Annual Benefits Report.
- **A lower percentage of Native veterans in this study had attained their bachelor's degrees than the general veteran population of South Dakota;** 20.4% of respondents had received a bachelor's degree or higher which was lower than the overall percentage of veterans in South Dakota with a bachelor's or higher (33.0%).

- **The majority of unemployed Native veterans were not actively looking for work** (57.4% of those unemployed), citing physical disabilities and health problems (63.9%), VA disability rating (27.8%), and mental health issues (8.3%) as the most common barriers to seeking employment opportunities.
- **Native veterans in this study had a median annual personal income of $30,000** which wass notably lower than the median annual personal income for veterans overall in South Dakota ($55,145) and the general population in the state ($41,281).
- **Native veterans were often primary earners in their households according to this study;** median individual income made up 75% of median household income (80.4% on average).
- **Respondents in this study lived in larger households on average than the rest of South Dakota;** living in households ranging from 1 to 15 members, the average household size in this study (3.83 members) was notably higher than the average household size in South Dakota overall (2.34 members).
- **The homeownership rate for respondents in this study wass lower than the rate for the general population in South Dakota;** 42.6% of respondents owned a house or unit on their own or with others compared to 69.4% of households in South Dakota overall.
    - Homeowners in this study tended to be more often retired and less often unemployed, with incomes slightly above those than respondents overall.
    - Responding homeowners spent 23.5% of their personal income on mortgage payments on average and a majority said their homes needed renovations or replacement.
- **Native veteran renters who participated in this study tended to be retired at lower rates than homeowners and unemployed at higher rates;** 14.6% of renters were retired and 17.2% were unemployed compared to 31.6% of homeowners who were retired and 8.6% who were unemployed.
- **Limited available housing and financial hardship caused one in six Native veterans in this study to live doubled up or unhoused;** 12.7% of respondents say they lived doubled up and another 3.7% were unhoused. 75.6% said there was not enough available housing which was a reason they were living doubled up, 36.6% said they did not have enough money to pay rent or mortgage, and 29.3% cited poor or a lack of credit.
- **52 Native veterans in the study who were homeowners (29.9%) were interested in renovating a home.** They tended to have similar incomes compared to all respondents, and a smaller proportion were unemployed.
- **187 Native veterans in this study (46.1%) were interested in purchasing a home.** They tended to have lower incomes compared to all respondents, and a similar proportion were unemployed.
    - Veterans in this study faceed barriers to homeownership throughout the entire homebuying process, from accessing a homesite to navigating the homebuying process to qualifying for a loan and making housing related payments.
- **Respondents who obtained home loans and other loans** tended to have more stable employment and higher incomes compared to respondents who hadn't secured a loan within the past 5 years.

- **Just under one-third of responding veterans (30.2%) said they hadn't taken out any type of loan (home loan or otherwise) in the past 5 years.** These respondents tended to be older than respondents overall, with a median age of 61 years, and their incomes tended to be much lower than other respondents, with a median personal income of $18,000 per year and a median household income of $23,040 annually. An almost equal proportion were employed in permanent full-time positions (32.5%) as were unemployed (30.8%), reflecting much higher rates of unemployment compared to the survey group overall.
- **84.8% of respondents said they have never used a VA home loan benefit.** Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were the main reasons they were not using a VA home loan benefit.
- In addition to limited understanding about the Native American Direct Loan (NADL) program, **respondents to the survey also expressed that they had varying (low) levels of understanding about VA benefits and services.**
    - Over three-quarters (77.3%) of respondents in this study who were interested in purchasing a home said that they had no understanding or minimal understanding of the VA Home Loan Benefit Program.
    - Two-thirds (66.1%) of respondents who were unemployed said that they had no understanding or minimal understanding of the VA Education and Training program.

Selected Actions to Consider.

- **Increasing accessibility and awareness of VA Home Loan Program.** Results show that the NADL and VA Home Loan Guarantee are heavily underutilized programs. Dedicate resources to proactively guide Native Veterans through program eligibility criteria, completion of required paperwork, and the full application process.
- **Further engagement with Native CDFIs.** Continue expansion of outreach to surrounding communities of Native veterans. Provide credit builder/rebuilder and small business loans to help improve veterans' credit scores.
- **Utilize veterans' disability compensation benefit data to tailor loans.** Offer home loans that are customized to meet the financial needs of these Native veterans by reducing the weighting of credit scores and placing greater emphasis on stability of income/disability compensation payments and employment.

Introduction

Native Americans have long served in the U.S. military at disproportionately high rates compared to the general population. Despite this longstanding tradition of military service, Native American veterans, particularly their needs related to housing and homeownership, remain underrepresented in key national data sources such as the American Community Survey (ACS), making it difficult to fully understand and address their unique experiences and needs.

Like many veterans, those from Native communities often encounter significant challenges when transitioning from active duty to civilian life. These can include mental health issues such as Post Traumatic Stress Disorder (PTSD) and depression, physical health conditions resulting from service, and barriers to securing stable employment. Many Native veterans have poor credit scores and low incomes that inhibit their ability to successfully obtain loans to purchase available homes. Homelessness is also a pressing concern among veterans, with Native veterans experiencing it at even higher rates than their non-Native counterparts. Additionally, Native American veterans frequently return to rural reservations where access to housing, healthcare, and economic opportunities are limited; veterans on reservations often do not receive the preferences and concrete benefits that correspond to the positive attention paid to them by the federal government and tribal governments, programs, and members at events and in grant applications. These geographic and systemic challenges further complicate the reintegration process, creating a critical need for culturally responsive and community-specific support systems that can effectively serve Native veterans and honor their service.

The Statewide Native Veterans Housing Needs and Homeownership Study coordinated with all nine tribes in South Dakota and was sponsored by the South Dakota Native Homeownership Coalition (hereinafter SDNHOC or the Coalition) and data collection was conducted by SDNHOC staff in coordination with all nine tribes in South Dakota and was developed to gather up-to-date information about Native veterans living on tribal and non-tribal lands in South Dakota. The documentation of veterans' lived experiences, challenges, and housing needs will help inform data-driven planning for housing authorities and Tribally Designated Housing Entities (TDHEs), Native community development financial institutions (CDFIs), Tribal Veterans Service Officers (TVSOs), Native nonprofit organizations like the South Dakota Native Homeownership Coalition (SDNHOC), and other service providers. SDNHOC and its partners will also use the data and findings from this project to advocate for changes and improvements to programs administered by the U.S. Department of Veterans Affairs (VA) and other entities with programs serving Native veterans.

This report contains the key findings of the study and is broken into five major chapters following the introduction. Chapter 1 provides context for the study and includes a summary of the pilot study in 2018-2019 and notable outcomes resulting in part from mobilizing the results of that study. Chapter 2 describes the purpose of the study in greater detail, provides background information about each of the community partners responsible for organizing and implementing this study as well as a summary of the project's structure, methods, and timeline. Chapter 3 shares the results of the study at the statewide level including analysis of the aggregated survey data and comparisons to the previous study and other existing data sources representing Native veterans in South Dakota. Chapter 4 summarizes key themes and provides associated recommendations. Chapter 5 contains a series of sub-sections containing the results of the study for each participating reservation and tribal grouping for utilization at the local level.

Chapter 1: Project Background

The South Dakota Native Homeownership Coalition's Statewide Native Veterans Housing Needs and Homeownership Study seeks to better understand the housing and homeownership needs of Native veterans across South Dakota by building upon the information collected during the pilot SDNHOC Veterans Housing Needs and Homeownership Study conducted in 2018-2019.

The **South Dakota Native Homeownership Coalition** (SDNHOC) is a collaborative network of tribes, federal and state agencies, housing authorities, nonprofit organizations, lenders, and CDFIs dedicated to expanding homeownership opportunities for Native people since its founding in 2013. It supports Native communities through financial education and homebuyer readiness training, down payment assistance, policy advocacy (such as its USDA 502 relending pilot program), and renovation and construction loan programs. To support Native veterans, the Coalition has developed specialized initiatives—including tours showcasing veteran-focused loan products like VA NADL, USDA 502, and CDFI construction loans, guided advocacy for NADL program reform, and dedicated needs assessments to align federal programming with veterans' housing needs.

The Pilot Study

The pilot version of the Veterans Housing Needs and Homeownership Study (2018-2019) was coordinated by Big Water Consulting (Big Water) in partnership with SDNHOC and the Cheyenne River Housing Authority (CRHA), Oglala Sioux Lakota Housing (OSLH, now OLHA or Oglala Lakota Housing Authority), and Sisseton Wahpeton Housing Authority (SWHA), with support from Enterprise Community Partners and Lakota Funds (the fiscal agent for SDNHOC at that time).

Planning for this study began in December 2017. The study collected data from Native veterans who were members of the Cheyenne River Sioux Tribe (CRST), Oglala Sioux Tribe (OST), and Sisseton Wahpeton Oyate (SWO) with the goal of identifying, quantifying and describing the housing and service-related needs of Native veterans, as well as opportunities to better serve this population, in each of these communities and develop and fund tailored programs to help address collective concerns. This study also filled in critical gaps left by existing data sources concerning Native veterans' awareness and use of tribal and federal programs and potential opportunities to adapt homeownership and other programs to the unique circumstances of Native veterans.

Big Water staff, in coordination with local TVSOs and TDHE staff, conducted intercept surveys and listening sessions involving Native veterans living on and off the Cheyenne River, Pine Ridge, and Lake Traverse reser-vations between November 2018 and January 2019. The survey was made available online and on paper and received responses from 99 CRST veterans, 42 OST veterans, and 142 SWO veterans. The survey highlighted important housing composition and homeownership-related barriers experienced by Native veterans; some of the most notable results are highlighted below:

- Approximately 15% of all survey respondents were living doubled-up with family or friends on a temporary or permanent basis; many listening session participants also indicated that they lived

with family and friends upon return to the reservation and/or surrounding area. The most common reasons given for living doubled-up were not enough available housing (67% of all doubled-up survey respondents) and not enough money for rent/mortgage (about 65% of these respondents), which listening session participants viewed as a product of the lack of available jobs.

- Among survey respondents, over half of all homeowners indicated that their homes needed renovation or total replacement; the need for financing for renovation was also raised in listening sessions.
- Listening session participants and survey respondents expressed consistent interest in pursuing homeownership and noted significant barriers to homeownership. Listening session participants noted that navigating bureaucracy and paperwork were challenges; successful loan applicants frequently cited the importance of a committed and caring individual that helped them through the process. This finding is similar to results from other studies involving Native homeownership.
- Poor credit and/or a lack of understanding about credit were major barriers to homeownership and were consistently cited as challenges across tribes, age groups, and data collection methods; over 60% of all survey respondents indicated that they had a "poor" or "fair" credit score. Only 56% of survey respondents who cited credit as a barrier to homeownership were interested in financial coaching; only 31% of those reporting "poor" or "fair" credit were interested in financial coaching which highlights the need for further outreach and education regarding the pathway to homeownership.

Outcomes From the Pilot Study

Various stakeholder groups have taken action based on the data collected during the pilot study to improve service delivery and design new programs to support Native veterans in their respective communities and service areas. For example, SDNHOC and SWHA (and likely other TDHEs) started tracking veterans' status in their data collection routines to enhance data-driven decision making and SDNHOC's Veterans Committee began increasing outreach to Native veterans about the Coalition's Construction Internship Program to connect veterans looking for work with potential employment opportunities.

In response to the pilot study, CRHA began providing homebuyer readiness curriculum specifically for Native veterans locally and eventually across the state through virtual educational sessions. Based on results highlighting the desperate need for temporary housing immediately upon return from service and the need to repair or renovate dilapidated and quickly aging housing units owned or occupied by Native veterans, CRHA is also considering developing transitional and supportive housing for veterans on the Cheyenne River Reservation and rehabilitating or repairing the homes of current veteran homeowners.

Lakota Funds and OSLH/OLHA have collaborated to share aggregated Native veterans' data related to housing conditions, needs, and preferences with local veterans' service providers to facilitate new housing developments. They have also identified opportunities to connect veterans with local Native CDFIs and other organizations (modeled after a veterans "fair") who can package mortgage lending products that work for veterans and have worked on developing curriculum for dealing with veterans' housing issues. The Oglala Sioux Tribe addressed veterans' preference issues at a tribal level and explored opportunities to develop matched savings programs. Mazaska Owecaso Otipi Financial (Mazaska), a Native CDFI primarily serving OST members on Pine Ridge, developed the Mazaska Guide to Homeownership For OST Veterans to increase homebuyer preparedness and access to homeownership resources.

Native American Direct Loan (NADL) Legislation

At the state and national level, results from the pilot study have contributed to policy changes with direct impacts on Native veterans in South Dakota and nationwide.

The NADL program is a VA-administered home loan specifically for eligible Native American veterans and their spouses to buy, build, or renovate homes on federally recognized trust land with no down payment, no private mortgage insurance (PMI), capped closing costs, and historically low interest rates (currently ~2.5%). However, its real-world effectiveness has been minimal—with fewer than 1% of the estimated 64,000–70,000 eligible veterans using it over the past decade, largely due to limited tribal MOUs, insufficient VA staffing/outreach, and a cumbersome application process.

The original pilot study showed that Native veterans face significant and diverse challenges accessing the NADL program; 75% of responding veterans interested in purchasing a home reported having no understanding or a minimal understanding of the VA home loan program, and 62.4% said they were not aware of the NADL program at all. The timeline below tracks how SDNHOC and other stakeholder groups packaged data from the pilot study and other supporting sources into policy briefs and other documentation that eventually resulted in legislative reform of the NADL program to increase awareness, accessibility and actual use in the Native communities it is designed to serve.

2019	SDNHOC and other stakeholders compiled results from the 2019 study and other data sources to demonstrate the shortcomings of NADL program administration. Along with other supporting data, stakeholders approached government officials across the state to review and make changes to the program. • In fiscal years 2012–2021, administrators of the NADL program originated 89 loans to Native veterans in the contiguous United States, 91 loans in Hawaii, and none in Alaska. This represented a provision of loans to less than 1 percent of the estimated potentially eligible population of 64,000–70,000 Native veterans in these areas.
June 2020	Primed with supporting data, Senator Rounds requested for the Government Accountability Office (GAO) to review the NADL program and outreach to Native veterans.
February 2021	Senator Mike Rounds (R-SD) and SDNHOC held a listening session that featured testimonies about the NADL home loan process from several Native veterans as part of the Senator's efforts to reform the NADL program.
April 2022	The GAO reviewed the NADL program and provided a set of recommended actions the VA should take to improve the operation and management of the NADL program.
March 2023 December 2024	As a product of the advocacy for policy and programmatic changes: • The VA lowered NADL interest rates from 6% to 2.5% • Senate bill S. 185 – Native American Direct Loan Improvement Act was introduced in Jan. 2023 and passed in Dec. 2024

Chapter 2: Project Overview

Initial discussions regarding the Statewide Native Veterans Housing Needs and Homeownership Study began informally between SDNHOC, Big Water and other partners of SDNHOC at the beginning of 2023. Since the pilot study only collected data concerning Native veterans from three of the nine reservations in South Dakota, the resulting data set was inherently limited in scope. However, given the significant achievements and new programming resulting from the pilot study, the six remaining tribes in South Dakota desired data sets of their own for veterans on and around their respective reservations and the Coalition recognized the added value of a data set that could summarize the issues and circumstances of all Native veterans in South Dakota. Thus, the Coalition committed to conducting the Statewide Native Veterans Housing Needs and Homeownership Study to build upon the outcomes of the pilot study and equip each of the nine tribes in South Dakota with updated data reflecting Native veteran housing needs in their respective tribal areas.

In addition to collecting novel primary data from Native veterans from all nine tribes in South Dakota, the Statewide Native Veterans Housing Needs and Homeownership Study placed a stronger emphasis on developing actionable insights related to housing preferences and loan utilization that SDNHOC can use to proactively serve Native veterans locally and advocate for reforms to tribal and federal veterans' programs.

Participating Tribes, Community Outreach Partners, Project Coordinators, and Funding Sources

Figure 1: Reservations in South Dakota

Table 1 provides basic summary information about the estimated number of Native veterans living on each of the nine reservations included in the Statewide Native Veterans Housing Needs and Homeownership Study.

Table 1: Estimated Number of Native Veterans on South Dakota Indian Reservations

	Estimated Number of Native Veterans[1]
Cheyenne River Indian Reservation | Cheyenne River Sioux Tribe	182
Crow Creek Indian Reservation | Crow Creek Sioux Tribe	107
Flandreau Indian Reservation | Flandreau Santee Sioux Tribe	12
Lower Brule Indian Reservation | Lower Brule Sioux Tribe	30
Pine Ridge Indian Reservation | Oglala Sioux Tribe	311
Rosebud Indian Reservation | Rosebud Sioux Tribe	225
Lake Traverse Indian Reservation | Sisseton Wahpeton Oyate	201
Standing Rock Indian Reservation | Standing Rock Sioux Tribe	226
Yankton Indian Reservation | Yankton Sioux Tribe	95

This study sets out to collect more accurate data about Native veterans in South Dakota compared to other data sets representing them. While the ACS collects counts of the number of Native veterans living in South Dakota and on each of the nine reservations in the state, the resulting counts vary compared to VA data and to the information held by tribes themselves and the TVSOs operating on their respective reservations. Additionally, the publicly available data published by the Census Bureau and VA do not break out counts by tribal affiliation. Further, while both data sets collect basic demographic information about Native veterans related to age, gender, employment status, educational attainment, income, and various housing characteristics, neither data set accurately nor completely depicts their needs, and certainly not with respect to housing needs, awareness and use of VA programs, and interest in homeownership. While this study does not set out to count the total number of Native veterans living in South Dakota, the study does collect information about tribal affiliation and a diverse set of needs related to the use of VA programs and homeownership that tells the story of Native veterans at a level never showcased before.

1 The estimated total number of Native veterans on each reservation is the sum of the number of veterans who are AIAN alone (using 2018-2023 ACS 5-year estimates) and the estimated number of veterans who are AIAN in combination with other races. To estimate the number of veterans who are AIAN in combination with other races (since this information is not readily available), we used 2020 Decennial Census data to divide the total population who is of two or more races including AIAN by the total population who is of two or more races to find the rate of individuals who are AIAN in combination with other races. We then applied the rate of individuals who are AIAN in combination with other races to the number of veterans who are of two or more races (per 2018-2023 ACS 5-year estimates) to estimate the number of veterans who are AIAN in combination with other races.

Community Outreach Partners / Survey Outreach Coordinators

The following is a list of individuals representing the participating tribes and geographies who lent their time and energy to contact and collect surveys from Native veterans in South Dakota for the Statewide Native Veterans Housing Needs and Homeownership Study.

- Kim Long Soldier and Jerlene Arredando (Pine Ridge)
- Robert Dunsmore, Sharon Vogel and Michelle Running Wolf (Cheyenne River)
- Geri Opsal (Sisseton)
- Joe Shields (Crow Creek)
- Cody Russell (Lower Brule)
- Dennis Rucker (Yankton)
- Claudette Stricker and Ohiyesa Locke (Standing Rock)
- Monica Hunger Moran, Orlando Morrison, and Amanda Morissette (Rosebud)
- Leah Fyten (Flandreau)

Project Coordinators

From the initial inception of the project through the data collection and reporting phase, the following individuals planned and facilitated the implementation of the various components of this project:

- Tawney Brunsch, Lakota Funds
- Kim Long Soldier, SDNHOC
- Joanna Donohoe, Seven Sisters Community Development Group

Funding Sources

The funding that enabled SDNHOC to complete this project was generously provided by the South Dakota Housing Development Authority (SDHDA) and Neighborworks America.

Project Structure, Methods, and Timeline

This study consisted of three phases: 1) Planning and Design, 2) Data Collection, and 3) Data Analysis and Reporting. An overview of each phase, the methods employed, and a timeline is presented below.

Phase 1: Project Planning and Survey Design

The planning phase of the project was launched during the SDNHOC site visit to the Crow Creek Reservation in June of 2023 where SDNHOC, tribal housing staff and partners from the nine tribes in South Dakota, and staff members from Big Water collaborated to lay the groundwork for designing an effective survey instrument, establishing methods for collecting accurate data, and appropriately engaging Native communities across the state. The visit brought together tribal leaders, veterans, and community members from all nine tribes in South Dakota as well as VA staff and other SDNHOC partners to tour Crow Creek's housing project sites, other program facilities and retail businesses. SDNHOC held a day-long meeting to discuss and advance its various programs and committees. SDNHOC hosted a

dinner event to launch the Statewide Native Veterans Housing Needs and Homeownership Study at the Arrowwood resort in Chamberlain/Oacoma, SD (where many site visit participants were staying) as a supplemental activity of the official site visit. The dinner event allowed SDNHOC and Big Water to explain the proposed purposes, scope and timeline of the study; invite tribal housing entities, TVSOs and other partners into the design and implementation phases of the project; and develop a list of contacts from each reservation in support of initial project outreach efforts to each tribal partner.

Survey Instrument Development. Directly after the launch of the project, an advisory group made up of Robert Dunsmore, Sharon Vogel, Kim Long Soldier, Joe Shields, Joanna Donohoe, Tawney Brunsch, and Geri Opsal was established to oversee the design, development, and implementation of the study. During the summer and early fall of 2023, the committee leveraged their knowledge of veterans' issues in their respective communities and their involvement in the earlier pilot study to provide valuable insight and guidance throughout the survey instrument development process to ensure the questions asked on the survey form would collect data that would inform the development of SDNHOC, tribal, and tribal housing authority activities/programs to support veterans and advocacy at the tribal, state and national level.

The final survey instrument consisted of topics such as demographics (including education, employment, and income and personal finances), current housing (including housing conditions, tenure, and expenses), housing preferences and interest in homeownership, loan utilization (including understanding of and barriers to using VA Home Loans), and how well veterans understand VA benefits. The final survey instrument consisted of topics such as demographics (including education, employment, and income and personal finances), current housing status (including housing conditions, tenure, and expenses), housing preferences and interest in homeownership, loan utilization (including understanding of and barriers to using VA Home Loans), and how well veterans understand VA benefits.

The survey used in the pilot study explored the range of Native veterans' services and needs in greater breadth and depth than the survey used for this statewide study; veterans responding to the original survey (and those facilitating veteran completion of the survey) noted that it was too long and covered non-housing services in too much depth, so the advisory group decided to shorten the survey and focus more specifically on housing and home loan benefit issues.

The advisory group also helped develop a PR strategy to raise awareness about the project and encourage greater participation from the veteran community. This strategy included a blending of participation in in-person events to directly engage veterans and help them complete their surveys with the use of digital and postal advertisements distributed through several channels to reach Native veterans and encourage them to complete a survey on their own.

Phase 2: Data Collection

The survey was administrated using an intercept method at scheduled veterans' events and via a form available online between October 2023 and January 2025. All participating tribes/reservations utilized an identical survey form to collect data that could be appropriately aggregated at the statewide level. Responding veterans lived both on and off the nine reservations in South Dakota, and each tribe's survey team had a different strategy for reaching veterans and facilitating the completion of surveys; these outreach and recruitment approaches are discussed in more detail in the individual reports for each tribe in Chapter 5.

The final survey instrument was made available in an online format and as a paper form; housing

authority staff and TVSOs worked together to test both online and paper survey forms with veterans to identify challenges and suggest revisions. The paper version of the final survey instrument is included as Appendix A.

Originally, the survey was to be conducted in three discrete waves to help manage and monitor incoming data and organize outreach efforts, with each wave involving 2-4 tribes/reservations in the state. The phased approach was also originally intended to help survey outreach coordinators on reservations that had not participated in the pilot study build capacity so that the tribes participating in the later waves could learn from those that had already begun to collect data. Ultimately, due to organizational schedules, staffing limitations, and funding restrictions, the survey was effectively conducted at approximately the same time for the participating tribes.

Kim Long Soldier of SDNHOC, Tribal Veterans Service Officers from several of the participating tribes, and other staff members of SDNHOC (the survey team) used a variety of methods to contact and collect surveys from Native veterans in South Dakota. If a veteran did not or was not able to enter their survey information independently, those supporting the data collection effort entered the information themselves on behalf of veterans.

To engage and provide an opportunity for Native veterans from all nine tribes in South Dakota to participate in this Statewide Veterans Housing Needs and Homeownership Study project, the survey team hosted and participated in a vast array of events throughout South Dakota over the yearlong data collection period. The following is a list of events and activities that demonstrate the breadth of the outreach effort for this project:

- Presentation at SDNHOC Planning Day (Pierre; 2023)
- Presentation at Sisseton Site Visit (2024)
- Presentation at Great Plains Tribal
- Chairman's Association Meeting
- (September and December 2023)
- Black Hills Pow-Wow (November 2023)
- Lakota Nation Invitational (LNI) (2023)
- National American Indian Veterans (NAIV)
- Charter Meeting (Flandreau; 2024)
- Flandreau Pow Wow (2024)
- Tatanka Funds Expo (2024)
- Black Hills Pow Wow (2024)
- Lakota Nation Invitational (LNI) (2024)
- Yankton Veterans Dinner (2024)
- Rapid City Area Veterans Stand Down (2024)
- Oglala Sioux Tribe Veterans Stand Down (2024)
- Rosebud Pow Wow (2024)
- Presentation at VBOC (VA Clinic, Pine Ridge)
- Rosebud Sioux Tribe Veterans Stand Down
- Standing Rock Sioux Tribe Veterans Stand Down
- Lower Brule Sioux Tribe Veterans Lunch
- Oglala Sioux Tribe Veterans Summitt
- Sisseton Wahpeton Oyate Pow Wow
- Presentation at the Annual South Dakota Veterans Service Office Convening/School
- Rapid City Veterans Day Dinner
- 1st Annual Summit @ LNI (Rapid City, 2024)

Throughout the data collection period, Big Water provided regular updates on the status of completed surveys and contacted the survey teams for updates on their progress and plans. Big Water also

participated in SDNHOC's veterans committee meetings and arranged specific meetings with the advisory group to share and discuss survey response numbers and set tribe-specific targets. Data collection was originally scheduled to conclude in the spring of 2024.

In May of 2024, project funding limitations paused Big Water's analysis of the survey data that had been collected up to that point. The advisory group made the decision to keep the online survey live during this period to allow Native veterans to continue to respond to the survey and Kim Long Soldier of SDNHOC continued to engage with veterans and assist them in completing surveys. SDNHOC chose to close out the data collection period in January of 2025.

Figure 2: Invitation Used During Survey Outreach

Phase 3: Data Analysis and Reporting

After the data collection period ended in late January of 2025, Big Water began compiling, cleaning, and analyzing the data from all survey platforms. Big Water staff conducted follow-up conversations regarding missing and outlier information with Kim Long Soldier to resolve any inconsistencies identified in the data or to fill in missing data. Data from the various survey platforms were downloaded as separate .csv files. A codebook was prepared to ensure data consistency, facilitate the integration of separate data files into a single dataset, and serve as a reference for subsequent analysis and reporting. Survey data were cleaned and analyzed using R software, enabling Big Water to standardize formats and conduct supplemental analysis of the data.

Preliminary aggregated results were provided to SDNHOC and supporting stakeholders on April 18th, 2025, and follow-up discussions were held over Zoom on April 25th. During this time, Big Water and SDNHOC collectively decided on the methodology breaking the statewide data out by tribal area. On May 9th, members of the advisory group reviewed tribal area-specific data tables which were then sent to participating TVSOs on May 21st to solicit their feedback.

An overview of the study's key findings was delivered virtually to SDNHOC and the tribal clients on June 11th during the Coalition's annual site visit at the Cheyenne River Reservation. A draft report including aggregated results and tribal area specific results was provided to SDNHOC and other stakeholders on June 23rd and, following incorporation of SDNHOC feedback, the final report was published on July 11th.

Project Timeline

Phase	Dates	Activities
1: Project Planning and Survey Design	June 2023 to September 2023	• Site visit and project launch • Survey instrument development • PR and outreach plan
2: Data Collection	October 2023 to January 2025	• Launch Survey • Data Monitoring
3: Data Analysis and Reporting	January 2025 to June 2025	• Data compilation, cleaning, and analysis • Draft data tables and review of initial summary statistics • Draft PowerPoint presentation and graphic handout, Presentation of Results • Final written report • Project close-out package including final deliverables, raw data sets, and data visualization files

Limitations

1. **Different Project Features Between Studies.** While the survey instruments designed for and used during the pilot study and the Statewide Veterans Housing Needs and Homeownership Study were similar, the questions asked on each respective survey were not identical. Additionally, the pilot study collected information about three of the nine tribes in South Dakota whereas the Statewide Veterans Housing Needs and Homeownership Study collected responses from all nine tribes in the state. Since the two studies collected different information about and represent different populations of Native veterans, comparisons made between the data sets should be limited and highly qualified.

2. **Robustness Without True Statistical Representativeness.** The data set produced by the Statewide Veterans Housing Needs and Homeownership Study collected responses from veterans representing all nine reservations and tribes in the state; it is robust and highly illustrative of the experiences of Native veterans across South Dakota. It received a sufficient number of responses overall to yield a 95% confidence interval at a 5% margin of error, based purely on the estimated total population of Native veterans in South Dakota and the number of surveys completed, not accounting for potential bias related to implementation. At the same time, users of the data should avoid referring to the data set as truly statistically representative due in part to the following issues:

    - The survey methodology was not designed to and thus did not employ tactics for collecting information that is statistically representative (e.g., random sampling) of the state's Native veteran population largely due to the fact that it would not be feasible given the lack of a survey frame and the anticipated reluctance of Native veterans to independently complete surveys.
    - Not all of the participating tribes were able to conduct outreach to local Native veterans at the same level due to staffing issues, and each of the reservations has a different total population and population of Native veterans, which inevitably produced a certain level of disparity in the number of surveys completed among the nine tribes.

3. **Foregone Qualitative Data Collection.** The original scope of activities for this project was modified and the planned listening sessions with Native veterans in South Dakota were ultimately not included in the study. Although alternatives were considered—such as having Kim Long Solider facilitate and record or broadcast the sessions—none of these alternatives proved feasible. Conducting listening sessions offers a valuable opportunity to directly engage with veterans from all nine tribes and gain insights into how the experiences and needs of veterans from the three tribes included in the pilot study may have evolved since the previous project. This added context helps explain the 'why' and 'how' behind the quantitative survey data, enhancing the overall analysis and interpretation. Relying solely on responses to the survey, without supplementing this data with listening sessions, limits the contextualization for any cultural nuances or tribal-specific barriers/perspectives that detailed narratives may have provided.

Chapter 3: Results

Survey Response

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who were currently serving or have served on active duty in the U.S. Armed Forces, referred to as 'respondents' throughout the rest of this report. Based purely on the estimated population of 3,721 Native veterans in South Dakota[2] and the 418 surveys completed in this project, and without accounting for issues related to reservation-specific sampling bias, this data set reflects an approximate 5% margin of error at a 95% confidence interval.

The survey collected information from responding veterans about where they live and their tribal affiliation. With this information, the overall dataset can be stratified/segmented by geography to tell localized stories about Native veterans living in specific areas of South Dakota. These spatially refined datasets can help TVSOs and TDHEs in these areas improve service delivery and tailor programs at the local level. 82.9% of survey respondents reported that they lived on one of the 9 reservations in South Dakota. Of the 17.1% veterans who lived elsewhere, nearly half (43.7%) lived in Rapid City. 99.8% of respondents overall were enrolled tribal members. 95.9% were enrolled in a South Dakota tribe while 4.1% were enrolled in other tribes (refer to Table 3).

Table 2: Respondent Geography Overall

Response	#	%
Cheyenne River Reservation	90	21.7%
Pine Ridge Reservation (OST)	73	17.6%
Crow Creek Reservation	43	10.4%
Lake Traverse Reservation (SWO)	42	10.1%
Rosebud Reservation	42	10.1%
Standing Rock Reservation	21	5.1%
Yankton Reservation	19	4.6%
Flandreau Reservation	8	1.9%
Lower Brule Reservation	6	1.4%
Other	71	17.1%
Total	**415**	**100**

Table 3: Tribal Affiliation Overall

Response	#	%
Cheyenne River Sioux Tribe	109	26.5%
Oglala Sioux Tribe	89	21.6%
Sisseton Wahpeton Oyate	52	12.6%
Rosebud Sioux Tribe	48	11.7%
Crow Creek Sioux Tribe	40	9.7%
Standing Rock Sioux Tribe	24	5.8%
Yankton Sioux Tribe	22	5.3%
Lower Brule Sioux Tribe	8	1.9%
Flandreau Santee Sioux Tribe	3	0.7%
Other	17	4.1%
Total	**412**	**100**

Completed surveys were grouped in a two-step process intended to aggregate survey data based on where responding veterans most likely accessed necessary services. The data were primarily categorized by where the respondents resided. In the case that a responding veteran did not live on one of the nine reservations in South Dakota or in Rapid City, they were instead grouped by tribal affiliation.

2 https://data.census.gov/table/ACSSPP1Y2023.S0201?q=South+Dakota&t=009

Table 4: Survey Group Used for Geographic Sub-Datasets

	Total Responses	Percentage
Cheyenne River Reservation	97	23.2%
Pine Ridge Reservation (OST)	82	19.6%
Lake Traverse Reservation (SWO)	50	12.0%
Crow Creek Reservation	47	11.2%
Rosebud Reservation	45	10.8%
Rapid City, SD	31	7.4%
Standing Rock Reservation	22	5.3%
Yankton Reservation	20	4.8%
Lower Brule Reservation	9	2.2%
Flandreau Reservation	8	1.9%
NA	7	1.7%
Total	**418**	**100%**

The survey results summarized in the following sections of Chapter 3 relate to the overall statewide data set and reflect the data contained in all 418 responses to the survey. Reservation-specific survey results are separately provided in Chapter 5.

The results are organized by topic and include primary demographic information about responding veterans and their military service; educational attainment; employment status; individual and household incomes; information about housing-related characteristics such as the status of the veterans' current housing; needs and preferences for future or additional housing; access to home loans; and how well they understand VA benefits and services.

Respondent Demographics

Primary Demographics. 100% of the respondents in this study identified as American Indian or Alaska Native (AIAN) alone or in combination with other races. 2.4% of respondents said they were also White, 1.2% said they were Hispanic, Latino or Spanish, and 1% were Black of African American.

Respondents to this survey tended to be slightly younger and more often female compared to other populations of veterans in South Dakota as reflected in other data sources. The median age of survey respondents was 56 years old, ranging from 19 to 94 years old. Respondents were younger than veterans overall across the state; 31.2% of respondents were 65 years old and older compared to 49.8% of veterans in South Dakota that were in that age group according to ACS data and 44.7% of respondents according to the VA Veteran Population Projection Model & VA Annual Benefits Report.[3] Most survey respondents (74.1%) were male, however female Native veterans (25.9%) made up a notably higher proportion of the respondent population compared to the state's Native veterans (10.4%) and veterans

3 https://www.data.va.gov/stories/s/fkvh-2i7t

overall (9.6%) according to ACS data.[4] Just under half of respondents were married or living with a domestic partner (38.1% and 8.2%, respectively), and 53.7% were single and had never married, were divorced, widowed, or separated.

Table 5: Gender Distribution of Responding Native Veterans

	SDNHOC Statewide Native Veterans Study	South Dakota Native Veterans (ACS 2023 1-Year)[5]	South Dakota Veterans (ACS 2023 1-Year)	South Dakota Overall (ACS 2023 1-Year)
Male	74.1%	89.6%	90.4%	50.2%
Female	25.9%	10.4%	9.6%	49.8%

One in six respondents (16.1%) were living alone, highlighting a potentially vulnerable population with specific assistance needs. The median age of those living alone was 60.5 years, and over one-third (37.9%) were 65 years old and older. Veterans living alone tended to rely on friends and family for transportation to essential services and appointments more often than respondents overall, and a higher proportion walked. 84.4% of respondents overall used their own car, truck, or van to get to essential services and appointments, 9% relied on friends and family, and 6.4% walked. Conversely, only 63.6% of veterans living alone used personal transportation and a higher percentage rely on friends and family and walk (15.2% and 18.2%, respectively). Living alone and lacking community support with daily functions such as getting to and from appointments can add stress to the lives of veterans which may exacerbate adverse physical and mental health outcomes.

Service in the U.S. Armed Forces. The most common period during which respondents served in the Armed Forces was September 2001 or later (37.5%). 24.7% of respondents served during the Persian Gulf War, and 22% served during the Persian Gulf War and Vietnam era periods (see Table 6). Only 2.9% served between December 1941 and July 1964 (World War II). The respondents to this survey tended to serve or had served more recently than respondents in the 2019 study, primarily reflecting variations in outreach techniques between the studies and potentially reflecting the impacts of COVID-19 on life expectancy for older generations.

Table 6: Period of Active Duty in the U.S. Armed Forces

	Number	Percentage
September 2001 or later	155	37.5
August 1990 to August 2001 (includes Persian Gulf War)	102	24.7
May 1975 to July 1990	103	24.9
August 1964 to April 1975 (Vietnam Era)	91	22.0
February 1955 to July 1964	6	1.5
July 1950 to January 1955 (Korean War)	4	1.0
January 1947 to June 1950	1	0.2
December 1941 to December 1946 (World War II)	1	0.2

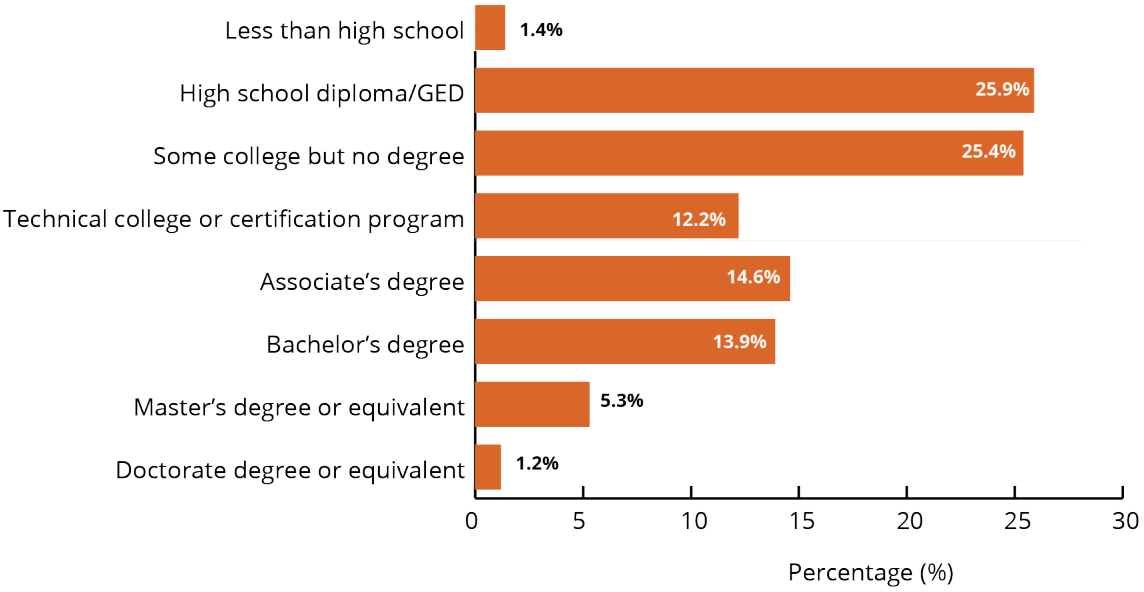
4 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans
5 This figure represents the AIAN alone population

Education and Employment

Native veterans in this study attained their bachelor's degrees at lower levels and reported higher levels of unemployment compared to the overall population of South Dakota, characteristics which correspond with lower relative income levels, loan utilization, and rates of homeownership. 25.9% of respondents reported that they did not have education beyond high school and 1.4% reported that they did not graduate high school. Two out of every five respondents had either some college education but no degree (25.4%) or held an associate's degree (14.6%). The levels of educational attainment from respondents to this survey were mostly similar to rates for veterans in South Dakota at large, where 4% did not graduate high school, 25.4% are high school graduates, and 37.5% have some college education or their associate's degree. 12.2% of respondents were educated through technical college or a certification program, a category that does not appear in Census Bureau data sets.

20.4% of respondents have received a bachelor's degree or higher which is lower than the overall percentage of veterans in South Dakota with a bachelor's or higher (33.0%).[6] A greater proportion of respondents with their bachelor's or higher were between 55 and 65 years old and a smaller proportion were under the age of 34 relative to respondents overall. These results highlight the need for increased effort in bridging the barriers preventing native veterans from pursuing or attaining higher education.

Figure 3: Highest Level of Educational Attainment



Results from the study showed well over half the respondents were actively engaged in the workforce, with the majority of veterans in the work force retaining permanent full-time jobs. A smaller proportion of Native veterans in this study participated in the labor force relative to veterans and the general population in South Dakota. 65.8% of respondents were in the labor force (did not select that they were retired or a student and have looked for work in the past month if they were unemployed) which is a lower rate than the total population of veterans in South Dakota (79.3%) and the general population in the state (82.1%).[7] 24.5% of respondents were retired, which is the primary factor bringing down

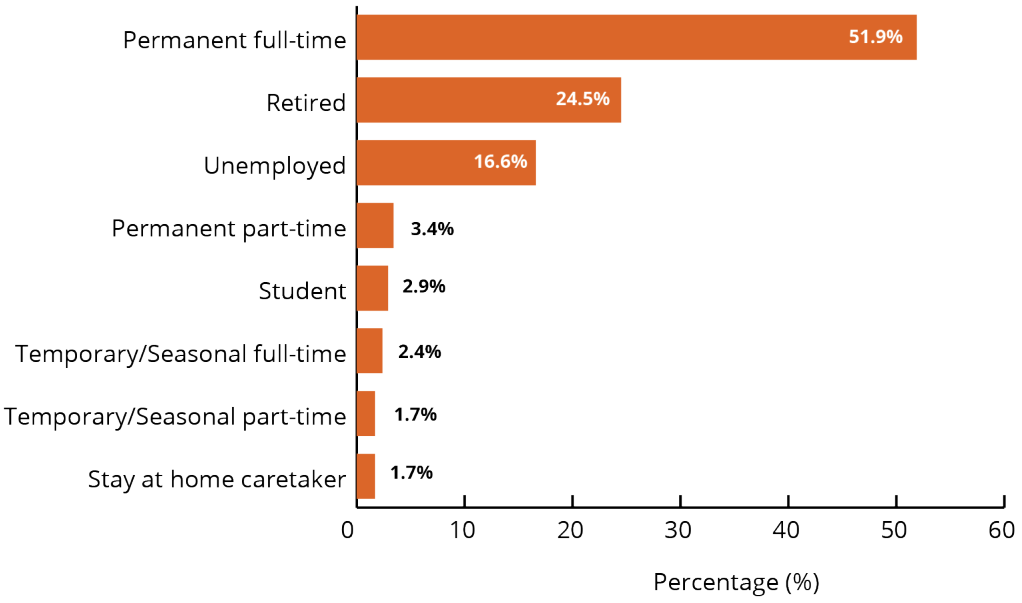
6 https://data.census.gov/table/ACSST1Y2023.S2101?q=south+dakota&t=Veterans
7 https://data.census.gov/table/ACSST1Y2023.S2101?q=south+dakota&t=Veterans

the labor force participation rate and is demonstrative of the age trend for this demographic skewing towards more elderly Native veterans. Respondents experience higher rates of unemployment compared to veterans and the general population in South Dakota; among the population in the labor force, 9.2% of respondents were unemployed compared to only 1.7% of veterans in South Dakota and 2.6% of the general population in the state.

Despite the low levels of labor force participation, more than half of respondents overall (51.9%) were employed in permanent full-time positions and 7.5% were employed in other kinds of roles including permanent part-time and temporary/seasonal employment. Of those employed, less than half (45.2%) had been at their job for more than 5 years which could reflect recent returns from military service, inherently temporary employment opportunities across tribal lands in South Dakota, and challenges retaining employment for the veterans who responded to this survey.

Most unemployed veterans who participated in this survey were not actively looking for work, citing various service-related challenges. 16.6% of respondents overall said that they were unemployed, meaning they would be primarily reliant on income from sources such as unemployment insurance and VA benefits. 57.4% of those who said they were unemployed were not looking for work in the past month; respondents listed physical disabilities and health problems (63.9%), VA disability rating (27.8%), and mental health issues (8.3%) as the most common barriers to seeking employment opportunities. Military service (especially combat or high-risk roles) places individuals at higher exposure to severe injury and trauma that result in chronic pain, mobility issues, and permanent disabilities as well as the development of severe mental health issues like PTSD and depression, all of which create challenges for veterans seeking employment and retaining jobs in roles they already have.[8]

Figure 4: Employment Status



8 https://pubmed.ncbi.nlm.nih.gov/37821772/

Income

The median annual personal income of Native veterans who participated in this study ($30,000) is notably lower than the median annual personal income for veterans overall in South Dakota ($55,145) and the general population in the state ($41,281).[9]

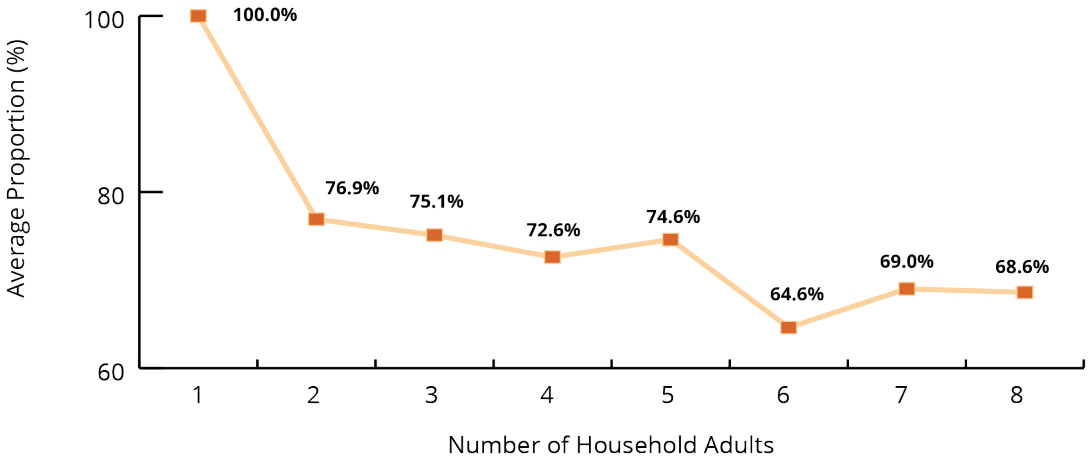
Table 7: Personal Income Comparisons

Income ($)	SDNHOC Statewide Native Veterans Study	South Dakota Veterans (ACS 2023 1-Year)	South Dakota Overall (ACS 2023 1-Year)
Median	$30,000	$55,145	$41,218

Respondents received income from a variety of sources, including income from employment, retirement, and VA benefits among other sources. Most respondents lived in a household where at least one household member received income from their job in the form of wages, a salary, or bonuses including tips (74.4%) and 18.8% lived in a household where someone earned self-employment income. About one in three veterans lived in a household where at least one household member received income from retirement: 35.3% from Social Security income and 27.9% from retirement, survivor, or disability pensions. Over half of respondents (56.1%) lived in a household where someone received income from VA service-connected disability payments, and 8.6% lived in a household where someone received VA payments from any other VA program.

A significant percentage of the Native veterans who participated in this study were the primary earners in their households; the median individual income of these Native veterans makes up 75% of the median household income (80.4% on average) for their households. This trend is prevalent across households with varying numbers of adults. Even in households with as many as 8 adults, the Native veterans who participated in this study were responsible for bringing in no less than 68.6% of their household's entire annual income on average. The number of household members who will benefit from veterans receiving loans, services and benefits can and should be considered when developing loan criteria and assessing the overall value and importance of specific programs.

Figure 5: Individual Income as a Percentage of Household Income by Number of Adults

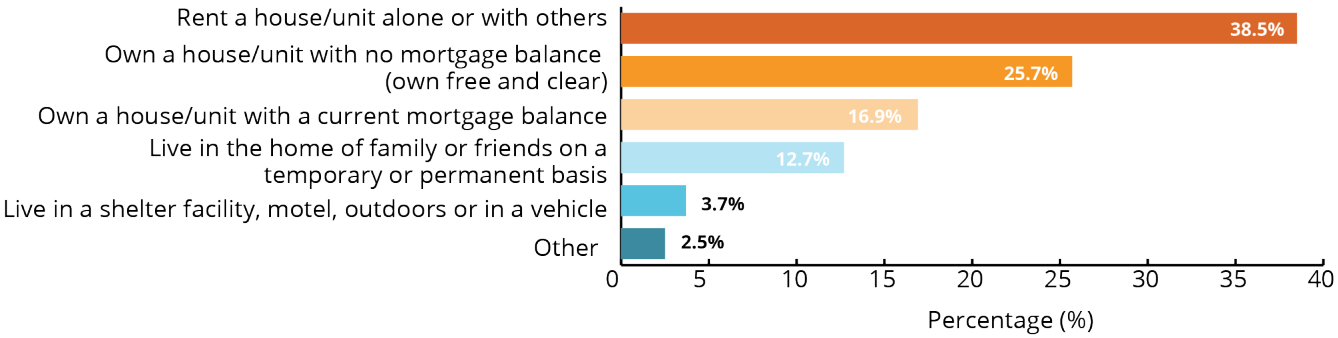


9 https://data.census.gov/table/ACSST1Y2023.S2101?q=South+Dakota&t=Veterans

Housing Conditions and Expenses

The average household size for respondents in this study (3.83 members) was notably higher than the average household size in South Dakota overall (2.34 members).[10] Respondents lived in households ranging from 1 to 15 members (adults and children), and the median household size was 3 members. Most respondents (53.8%) lived in stick-built single-family homes detached from other structures and 7.3% lived in single-family homes attached to other homes (e.g., duplex, triplex, etc.). 13% lived in a mobile home or trailer, 5.4% in a modular home, and 2.7% in a FEMA trailer; owners of these types of units said that their home needs renovation at about the same rate as responding homeowners overall, but that their home needed complete replacement at about twice the rate. 8.8% of respondents lived in apartments.

Figure 6: Current Living Arrangement



Homeowners

The homeownership rate for respondents in this study was lower than the rate for the general population in South Dakota. 42.6% of respondents owned a house or unit on their own or with others; 60.3% of homeowners owned without a mortgage and 39.7% own with a mortgage. In South Dakota, 69.4% of households own their homes overall.[11]

> The homeownership rate in this study (42.6%) is 3.9% higher than the homeownership rate of 38.7% from the Native Veterans Housing Needs and Homeownership Study in 2019.

Veteran homeowners in this study had a median age of 58 years, and an overwhelming majority of them lived in single-family detached homes. 53.4% were employed in permanent full-time positions, 31.6% were retired, and 8.6% were unemployed, which is about half the rate for respondents overall. Their median personal income ($32,400) and median household income ($42,000) were slightly higher than the medians for all respondents.

10 https://data.census.gov/table/ACSST1Y2023.S1101?q=South+Dakota&y=2023

11 https://data.census.gov/table/ACSDP1Y2023.DP04?q=South+Dakota&t=Homeownership+Rate. ACS data is broken into only two categories (owners and renters) whereas this study had options for owners, renters, and others of different living arrangements.

Respondents who owned their home with outstanding mortgage payments spent sizeable portions of their income on mortgage payments. Homeowners with mortgages in this study spent $984.98 on mortgage payments each month on average (24.6% of their personal income). When comparing monthly mortgage payments to monthly personal incomes, 35.6% of homeowners with mortgages spent more than 30% of their personal income on monthly mortgage payments (a standard benchmark proportion used to assess whether a household is "cost-burdened") not including resources spent on utilities, insurance, and other housing expenses.

Not all homeowners living in units that needed renovation or replacement were interested in renovating or replacing their homes. 61.8% of respondent homeowners said that their home needed renovation (repairs or substantial work) and 7.3% said that their home needed replacement. Of the respondents who said their home needed renovation or replacement, only 42% said they were interested in renovating their home and 24.1% said they were interested in purchasing a new home. Over one-third of respondents who said their home needed renovation or replacement (33.9%) said they were not interested in renovating or purchasing another home, including 25.9% who were satisfied with their current home and 8.0% who were not interested in owning another home. Although this sub-population of responding Native veteran homeowners reported that their current housing units needed repair or replacement, their disinterest in improvement could reflect challenges accessing and navigating resources for home renovation and purchase; the data regarding awareness of and confidence in receiving home loans (alongside the fact that veterans in this study were often the primary earners in their households) may illustrate why these Native veterans may not have viewed home loans for renovation or repairs as a viable option. Other household members may have been interested in renovation, but the data showed that they oftentimes didn't have the income necessary to participate in the decision-making; in homeowner households in need of renovation but where responding veterans said they are not interested in home renovation or replacement, veterans' income made up 72.7% of total household income on average.

> **"More information on what applies to us. Don't know a lot about programs for my tribe.**
>
> *— one respondent on what they feel veterans in their community need*

Renters

38.5% of respondents' households were renting their homes which is similar to the rate of Native veteran participants in the pilot study (40.2%) who were renting, and both rates were slightly higher than the rate in South Dakota overall (30.6%). Veteran renters in this study tended to be younger than homeowners, with a median age of 52.5 years. Just over half were renting single-family detached homes, 20.9% were renting apartments, and 13.7% lived in single-family homes attached to other units.

Renters tended to be retired at lower rates than homeowners and unemployed at higher rates; 59.9% of renters were employed in permanent full-time positions, 14.6% were retired, and 17.2% were unemployed. Their median personal income ($31,000) and median household income ($40,000) were nearly identical to the medians for all respondents.

Renters in this study spent an average of $505.39 on monthly rental payments (or an average of 10.2% of their personal income). 25.2% of renters spent more than 30% of their personal income on monthly

rental payments not including the cost of utilities, insurance, and other expenses associated with renting a home; the lower rate was driven by lower monthly housing payments compared to veteran homeowners, who had similar annual personal incomes.

Veterans living in Rapid City spent a considerably higher proportion of their personal income (41.8%) on rental payments compared to veterans statewide. This is driven by both higher rents in the area (veterans in Rapid City spent an average of $778.23 per month on rent) and lower personal incomes (only $26,000 on average).

Veterans Living Doubled Up and Unhoused

Respondents who were living doubled up or who were unhoused reported facing similar and recurring challenges. One in six Native veterans in this study live doubled up (living in the home of family or friends either temporarily or permanently) or unhoused (living in a shelter facility, motel, outdoors, or in a vehicle); 12.7% of respondents say they lived doubled up and another 3.7% were unhoused. Housing unavailability and unaffordability were the primary reasons respondents said they were living doubled up or unhoused, including particular challenges with poor or lacking credit, substance use, and unstable employment.

Table 8: Reasons for Living Doubled-Up with Family or Friends

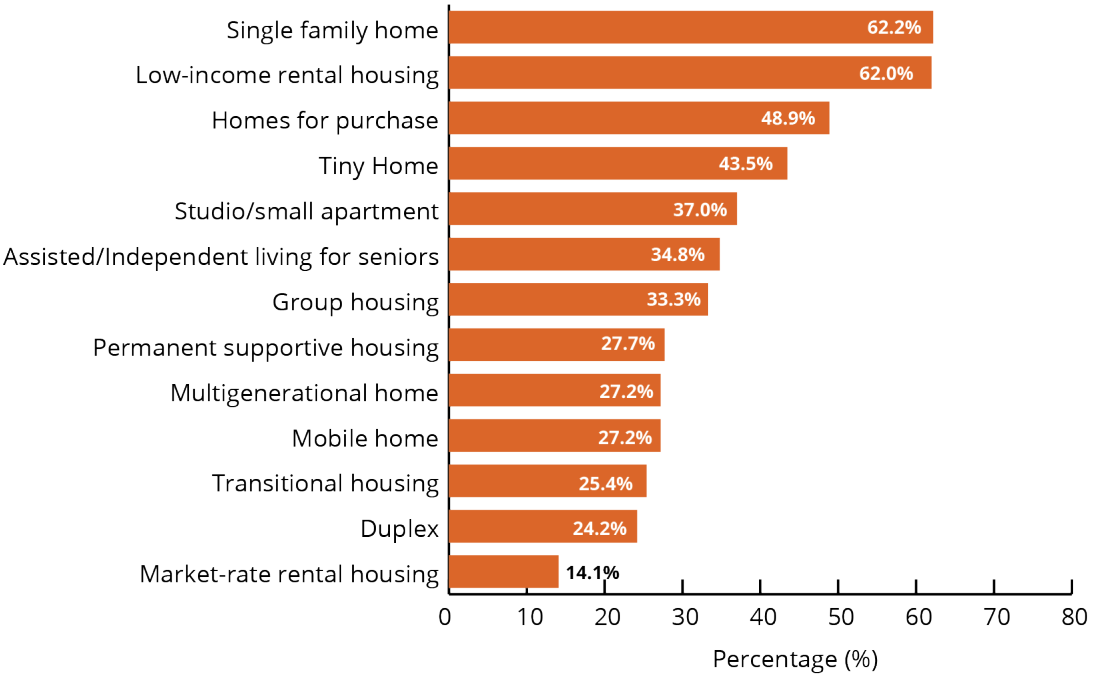
	Number	Percentage
Not enough available housing	31	75.6%
Not enough money to pay rent or mortgage	15	36.6%
Poor credit or lack of credit	12	29.3%
Lost job/ No employment	9	22%
Physical health problems	6	14.6%
Problems with drug & alcohol	4	9.8%
Eviction	2	4.9%
Mental health problems	2	4.9%
Recent release from jail, hospital, foster care or mental facility	1	2.4%

Housing Needs and Preferences

Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, veterans expressed the most interest in standard or traditional forms of housing; nearly equal proportions said that single family homes and low-income rental housing were needed (62.2% and 62.0%, respectively), and 48.9% said they want homes for purchase in their communities which mirrors a challenge veterans cited as a reason for living doubled up or unhoused. A smaller percentage of veterans said they want to see more innovative housing options for Native

veterans in their communities, such as tiny homes (43.5%), studio or small apartments (37%), and multigenerational homes (27.2%). Between one-third and one-quarter of veterans expressed desire for particular kinds of supportive housing such as assisted/independent living for seniors (34.8%), group housing (33.3%), permanent supportive housing (27.7%) and/or transitional housing (25.4%), which tracks with the older age demographic of responding veterans and veterans in need of a place to land (after service or incarceration), supportive services after treatment, or just support from other veterans.

Figure 7: Types of Housing Needed for Veterans in their Communities



Interest in Home Renovation

52 Native veterans in the study who were current homeowners expressed interest in renovating a home (29.9%). Their incomes were similar to the income for all respondents on average, and a smaller proportion were unemployed.

Demographics and Current Housing. Veteran homeowners interested in home renovations tended to be older than respondents overall, with a median age of 64 years old. They lived in households with an average of 4.04 members, ranging from 1 to 15 members. Notably, 12 Native veteran homeowner households in this study who were interested in renovation (23.1%) had 6 or more household members, potentially explaining the high rate of physical wear and tear on homes with more household members in them. A higher percentage of homeowners interested in renovations owned their home free and clear (79.9%) compared to homeowners in the study overall who owned free and clear. Most homeowners interested in renovations (71.2%) lived in single family detached stick-built units, and 17.3% lived in mobile homes.

Financial Readiness. Veteran homeowners interested in home renovations had a median personal income of $33,000, and a median household income of $45,000. 42.3% were employed permanently full-time, 44.2% were retired, and 7.7% were unemployed. 80.4% had never used a VA home loan benefit, citing various challenges; among the top three challenges cited, 41.5% didn't know about the program,

17.1% thought that the process for obtaining a VA loan would take too long, and 12.2% applied for a VA home loan but did not qualify.

Interest in Homeownership

187 Native veterans in this study (46.1%) were interested in purchasing a home. 71 were looking to buy now (39.9% of those interested), 47 in 1-2 years (26.4% of those interested), and 46 in 2-5 years (25.9% of those interested). The overwhelming majority of those interested (157, 86.3%) wanted to purchase single family homes, either stick built or modular homes. 67.4% of those interested would live with up to 4 people, including 36.4% who would live alone or with one other person. 30% of respondents interested in purchasing a home needed handicap accessible features in their homes.

Table 9: Types of Housing Veterans Want to Purchase

	Number	Percentage
Single family home (traditional stick-built construction)	125	68.7%
Single family home (modular construction)	32	17.6%
Mobile home	12	6.6%
Duplex/townhome	7	3.9%
Tiny home	6	3.3%
Total	**182**	**100%**

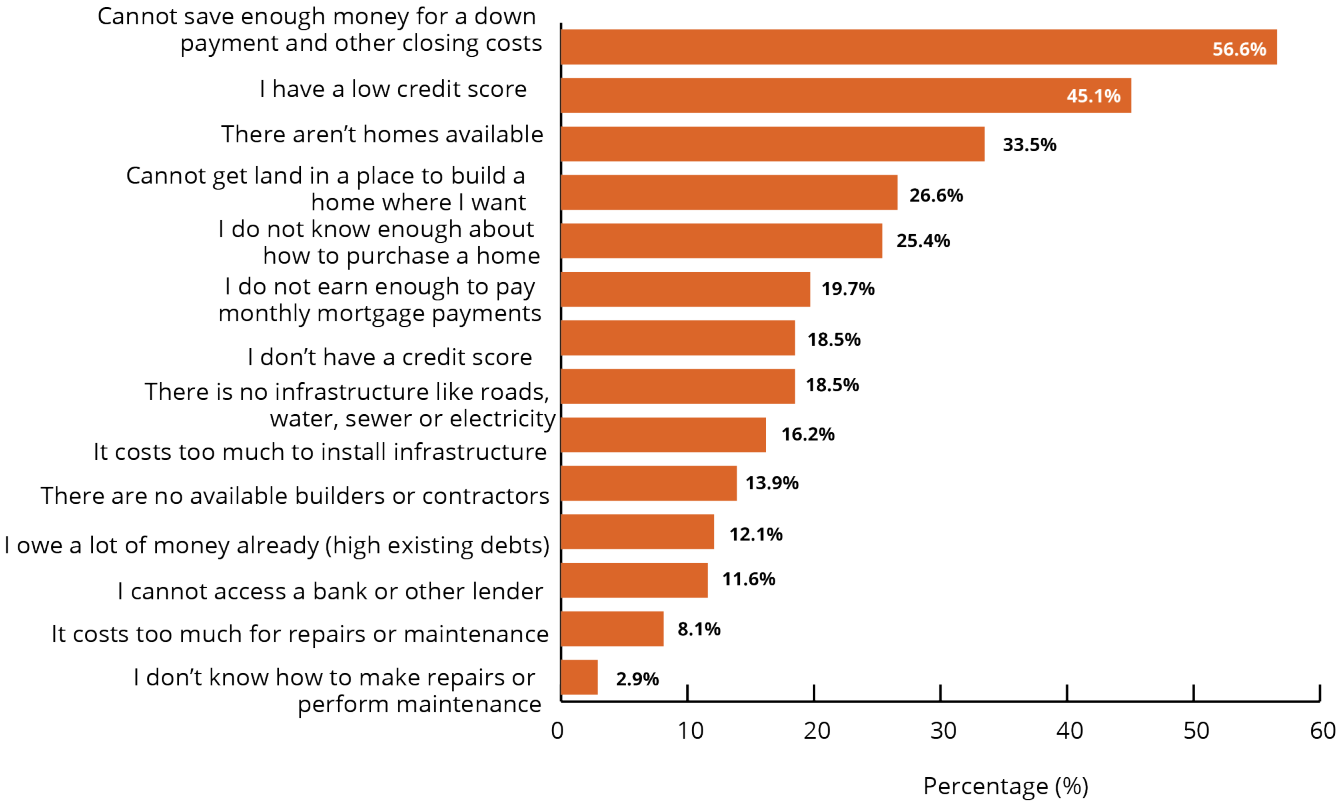
Demographics and Current Housing. Veterans interested in homeownership in this study tended to be slightly younger than respondents overall, with a median age of 51 years old. 59.5% were renters, the overwhelming majority of which (94.4%) had never obtained a home loan before. 16.2% owned a home free and clear already, and about one in six lived doubled up (15.1%) or unhoused (2.7%).

Financial Readiness. Veterans interested in homeownership in this study tended to have lower incomes compared to the survey group overall; they have a median personal income of $26,000 and a median household income of $49,600. 58.3% are employed on a permanent, full-time basis, 15.5% are retired, and 16.6% are unemployed.

Barriers to Homeownership. Veterans in this study faced barriers to homeownership throughout the entire homebuying process, from accessing a homesite to navigating the homebuying process to qualifying for a loan and making housing related payments. Over one-quarter of respondents (26.6%) struggled to get land in a place where they wanted to build a home, 18.5% said there was no infrastructure on their land, and 16.2% said it costs too much to install infrastructure, highlighting barriers to homeownership from the outset of the homebuying process. 45.1% of respondents cited a low credit score as a barrier to homeownership, and 18.5% of respondents said they lacked a credit score at all. Access to existing financial and technical resources also blocked the path to homeownership, as about one in ten veterans interested in homeownership said they could not access a bank or lender and 13.9% said they could not find available builders or contractors. These same veterans and others also reported limited levels of homebuyer education; one quarter of veterans said they did not know enough about how to purchase a home which is a substantial barrier for getting started even if they had sufficient income and would qualify for a loan. Overall, veterans overwhelmingly reported that financial

constraints were a main barrier to homeownership, with 56.6% saying they couldn't save enough for a down payment and 19.7% saying they didn't earn enough to pay monthly mortgage payments.

Figure 8: Top Barriers to Homeownership



Within the broader homebuying process, identifying, understanding, and successfully applying for the appropriate home loan product remains a major barrier to homeownership for Native veterans in this study. 88.6% of veterans in this study interested in homeownership have never gotten a home loan before and 90.1% have never used a VA home loan benefit. The top two reasons veterans in this study who were interested in homeownership have not used a VA home loan benefit before or that they didn't know about the program (46.5%) or they did not apply because they did not think that they would qualify (30.6%); 50.6% said they did not understand the VA home loan process at all, and another 26.7% said they had a minimal understanding of the programs available to them.

Personal Finances and VA Home Loan Utilization

Respondents who had previously obtained home loans or other loans tended to have more stable employment and higher incomes compared to respondents who hadn't secured a loan within the past 5 years.

Personal Finances. Most responding veterans were utilizing basic financial tools like a checking account and a savings account; 96.8% of respondents confirmed they have a checking account and 71.6% of respondents said they have a savings account. The high rate of bank account utilization corresponds with changes to VA policies surrounding their direct deposit policy implemented in October of 2023 and sending of payments to a single bank account starting in April of 2024.

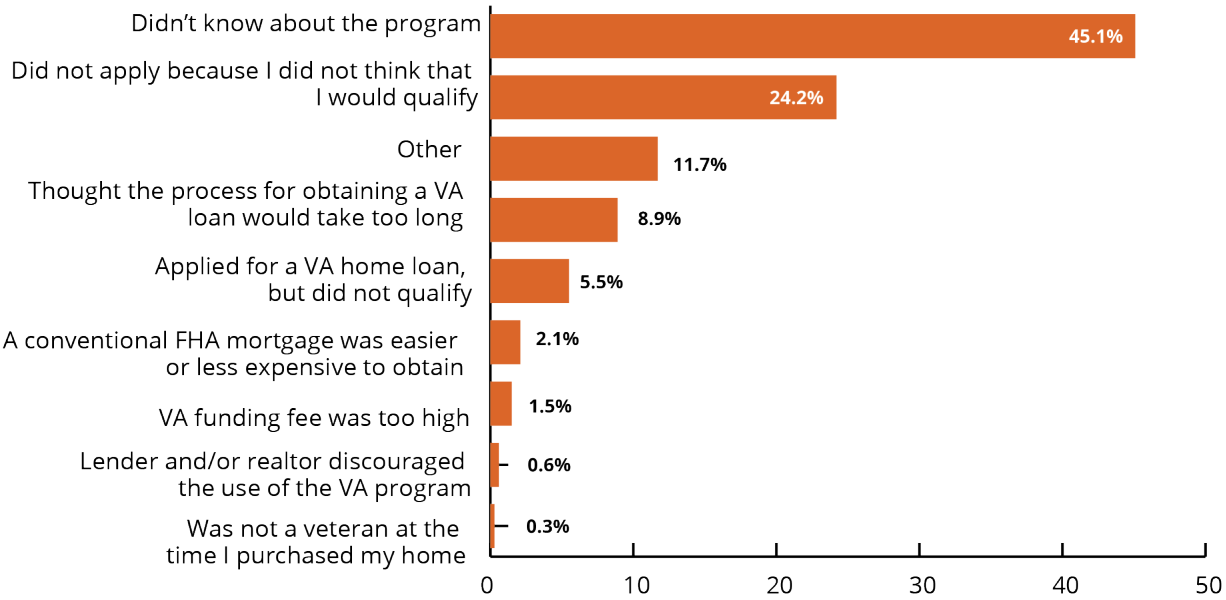
Loan Utilization. 20.4% of survey respondents reported utilizing a home loan (VA or other) to purchase a home, refinance a home loan, or make home improvements; 44.4% obtained their loan within the past 5 years, 37.0% obtained their loan between 5 and 20 years ago, and 18.5% obtained their loan more than 20 years ago. Respondents who utilized a home loan, with a median age of 58 years, tended to be just slightly older than respondents overall. They were retired at higher rates and experienced lower rates of unemployment compared to respondents overall; nearly half (49.4%) were employed in permanent full-time positions, 34.6% were retired, and only 7.2% were unemployed. Their incomes tended to be much higher than other respondents, with a median personal income of $45,000 per year and a median household income of $56,000 annually.

67.8% of respondents said that they have taken out a non-home loan in the past five years. Of these, car loans and personal loans were the most common; 77.6% of veterans who have taken a loan out in the past five years say they have taken out a car loan, and 48.9% took out personal loans.

Just under one-third of responding veterans (30.2%) said they hadn't taken out any type of loan (home loan or otherwise) in the past 5 years. These respondents tended to be older than respondents overall, with a median age of 61 years, and their incomes tended to be much lower than other respondents, with a median personal income of $18,000 per year and a median household income of $23,040 annually. Nearly an equal proportion were employed in permanent full-time positions (32.5%) as were unemployed (30.8%), and 28.2% were retired. The types of housing units these respondents lived in did not significantly vary from the proportions of respondents overall.

Utilization of and Barriers to Using the NADL Program. More respondents reported using the VA Home Loan Guaranty program than the Native American Direct Loan or NADL program; 46 respondents (11.5%) say they have or had a loan through the VA Home Loan Guaranty program and 15 respondents (3.8%) say they have or had a Native American Direct Loan. Respondents who have or had a NADL loan lived on the Cheyenne River Reservation, Flandreau Reservation, Lake Traverse Reservation, Pine Ridge Reservation, and Standing Rock Reservation.

Figure 9: Main Reasons Native Veterans in This Study Were Not Using a VA Home Loan Benefit



Conversely, 84.8% of respondents said they had never used a VA home loan benefit. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they had not used a VA home loan benefit.

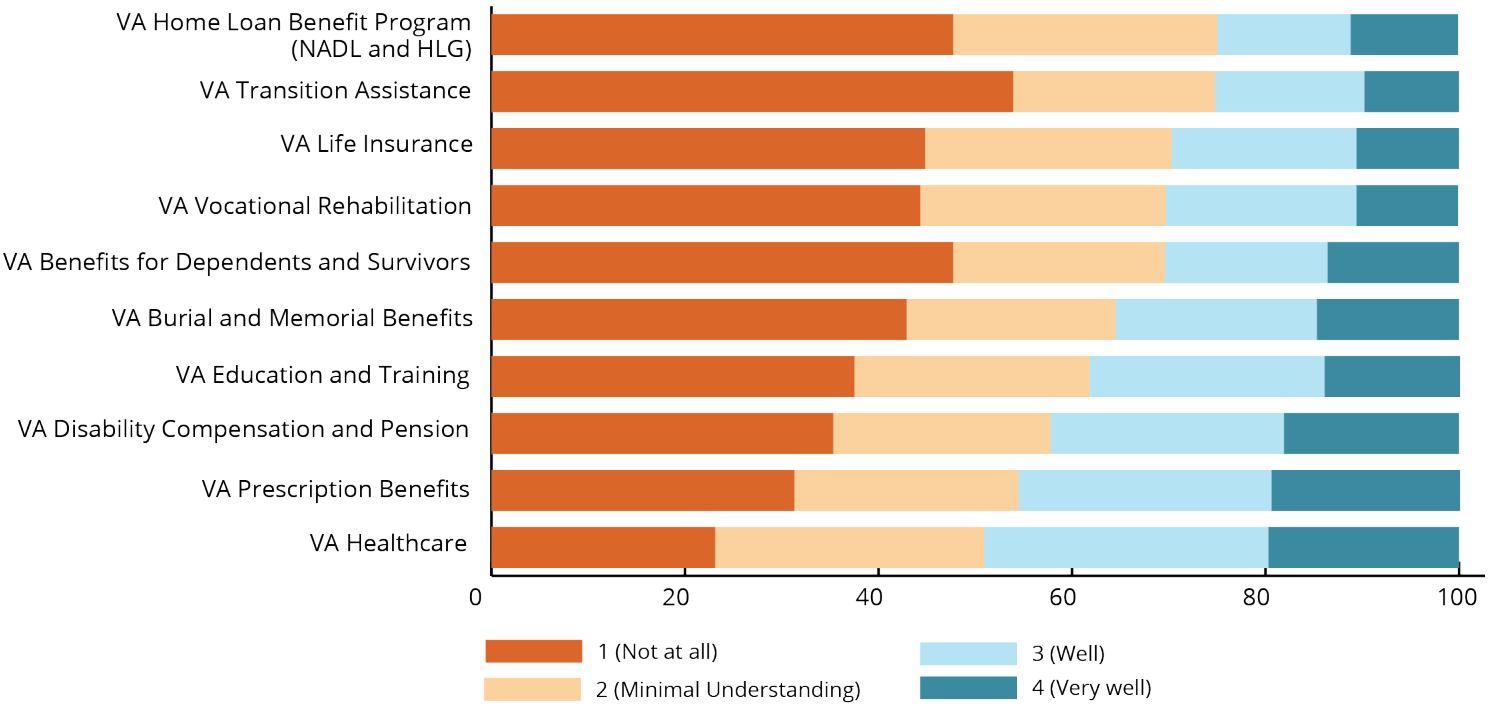
Some of the qualitative responses provided by those who had "other" reasons for not using the NADL program shed light on barriers to obtaining home loans in general and particularly with respect to NADL.

- "Could not apply until I had a deed or proof of ownership"
- "Never got that far in our future planning"
- "There [are] no homes to take a home loan application"
- "Income too low to get a bank loan"
- "Applied and Qualified. No assistance from the VA. Very, very slow or no response. Extremely dissatisfied!"

VA Benefits and Services

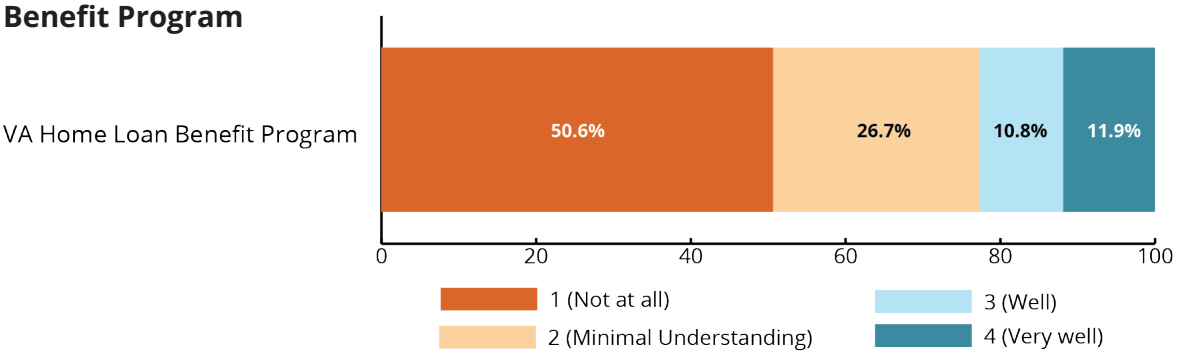
Despite the fact that a relatively high percentage of respondents receive disability compensation and that many of them would qualify for several available programs, there were gaps in how well responding veterans understand the use of these benefits. In addition to limited understanding about the NADL program, respondents to the survey also expressed that they have varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example.

Figure 10: How Well Respondents Understood VA Services



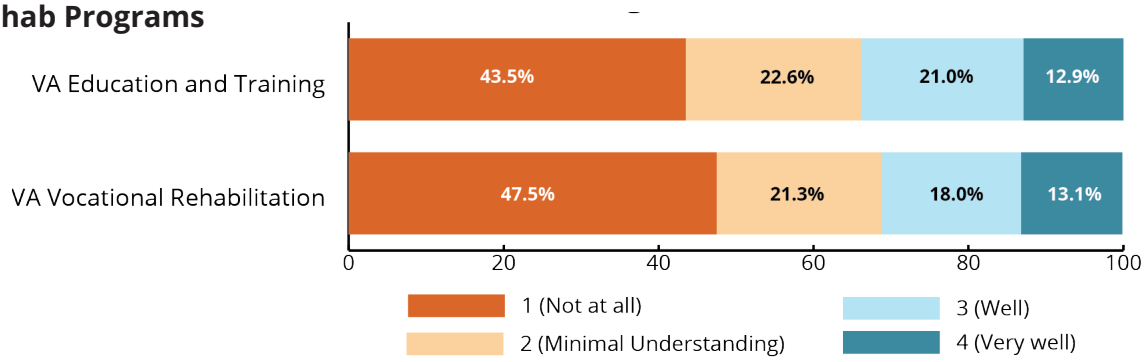
Native veterans in South Dakota (and nationwide) have lower incomes relative to other populations and face limited financing options as well as other significant hurdles unique to achieving homeownership on tribal lands and reservations. Although the VA offers multiple loan programs to increase homeownership for Native veterans, over three-quarters (77.3%) of respondents in this study who were interested in purchasing a home said that they have no understanding or minimal understanding of the VA Home Loan Benefit Programs, limiting their ability to utilize the programs available to them.

Figure 11: How Well Veterans Who Want to Purchase a Home Understood the VA Home Loan Benefit Program



Additionally, respondents to this study have limited understanding of the educational and employment resources available to them through the VA. Low levels of educational attainment and high levels of unemployment were factors that underlie low personal and household incomes and other barriers that Native veterans experience in their efforts to qualify for home financing. Connecting unemployed veterans with educational and employment opportunities is thus a critical step towards improving their ability to qualify for loans, but over two-thirds (66.1%) of respondents who were unemployed said that they have no understanding or minimal understanding of the VA Education and Training program. Further, 68.8% of these same unemployed respondents said that they have no understanding or minimal understanding of the VA Vocational Rehabilitation program, reflecting inadequate outreach about these programs to the veterans they are designed to support.

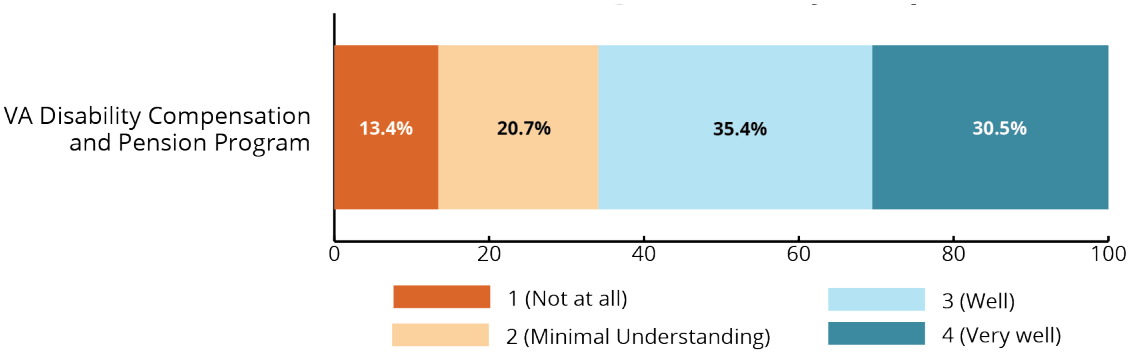
Figure 12: How Well Unemployed Veterans Understood the VA Education & Training and Vocational Rehab Programs



Respondents said they understood the VA Disability Compensation and Pension benefit better than many of the other VA benefits and service programs. Of the respondents who live in households that received income from VA service-connected disability compensation payments, about two thirds said they understood the VA Disability Compensation and Pension Program well (35.4%) or very well (30.5%). Still, 34.1% said that they had no understanding or minimal understanding of the program, highlighting

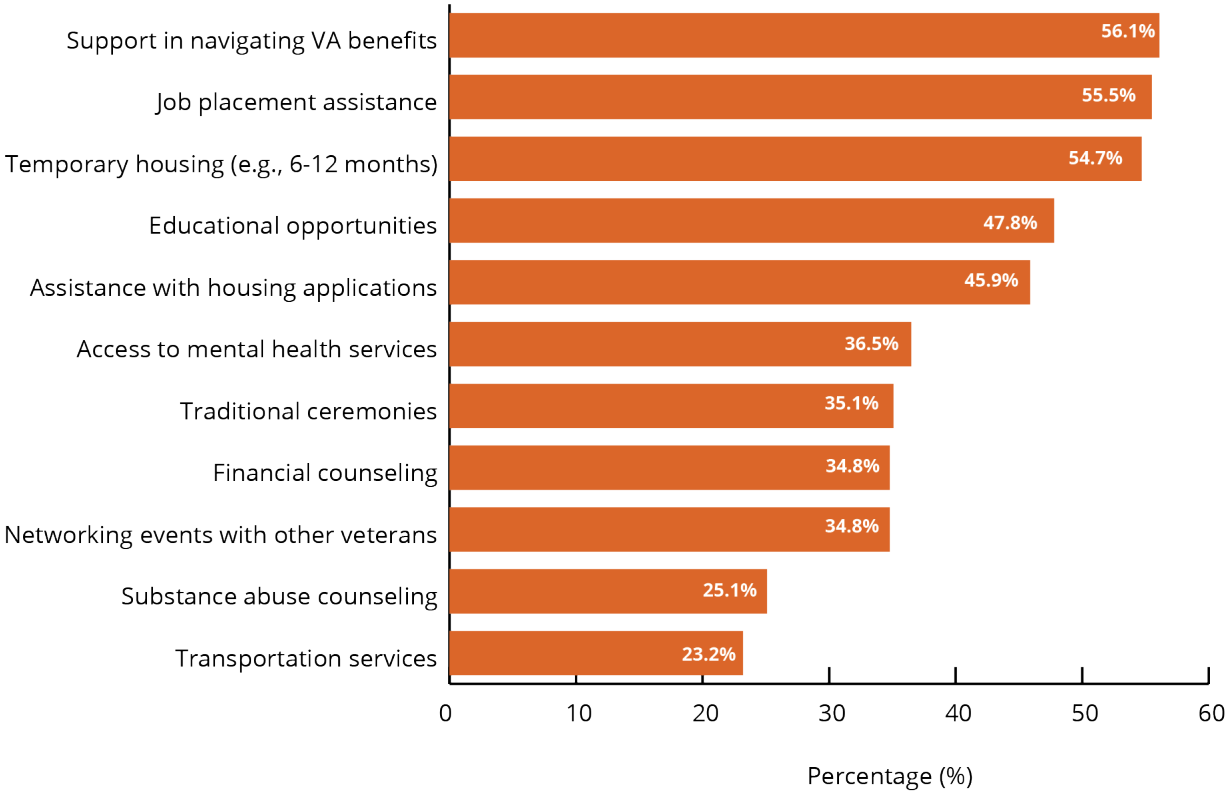
a potentially vulnerable population of Native veteran households that qualify for the program but could face financial turbulence were there to be changes to the program's administration or qualifications that their households did not keep up to date with.

Figure 13: How Well Veterans Who Receive VA Service-Connected Disability Compensation Payments Understood the VA Disability Compensation and Pension Program



Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including temporary housing, job placement assistance, and educational opportunities. Other veterans also expressed that they would like support with their physical and mental health (including substance abuse counseling), with transportation services, and for there to be more (or a return to conducting) traditional ceremonies for returning veterans.

Figure 14: Desired Support Upon Return from Military Service



Chapter 4: Actions to Consider

The data from respondents overall reflect important trends and document critical Native veteran needs that can be leveraged to advocate for improved service provision and valuable policy changes at the local, tribal, state and federal levels. The following is a purely illustrative list of actions tribes, tribal housing entities and service providers, tribal serving financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Native veterans in South Dakota.

Increase Awareness of and Engagement in Existing Home Loan Programs.

- With a particular focus on the NADL and the VA Home Loan Guaranty Program (on fee land), dedicate resources to proactively assist and guide veterans through the process of accessing the VA home loan benefit since many veterans were still unaware of the program, how it works, and whether they might qualify for it.
    - Of the 187 responding Native veterans (46.1%) interested in purchasing a home, over half (50.6%) say they do not understand the VA Home Loan Benefit Program at all, and an additional quarter (26.7%) say they have a minimal understanding of the program.
- Ensure that other loan and grant options are included in the menu of options for veterans who may not qualify for NADL. These might include:
    - USDA Section 502 Direct Loan and Section 504 Home Repair Program
    - HUD Section 184 Indian Home Loan Guarantee Program
    - FHA 203(b) Basic Home Mortgage Loan (on fee land)

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veterans' credit scores via credit builder/rebuilder and small business loans
- Explore array of home loan products that CDFIs can tailor to the needs and circumstances of Native veterans
- Continue to operate and adapt veterans-specific homeownership programs operated by CDFIs and tribal housing entities

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.
    - A significant percentage of the Native veterans who participated in this study were the primary earners in their households; the median individual income of these Native veterans makes up 75% of the median household income (80.4% on average) for their households. This trend is prevalent across households with varying numbers of adults; even in households with as many as 8 adults, the Native veterans who participated in this study were responsible for bringing in

no less than 68.6% of their household's entire annual income on average.

Information Gathering from and Outreach to Veterans.

- Conduct listening sessions with Native veterans to address the 'why' behind some of the survey results, including changes over time and limited interest in things that have improved, such as lower home loan refinancing rates—perhaps due to residing in mobile homes or uncertainty of future employment status/income.

New Service Provision.

- Maintain focus on developing critical new services desired and needed by veterans upon return from service (e.g., transitional housing—possibly in the form of a veterans' village, workforce development for veterans, orientation to VA and tribal services, credit repair) to immediately support veterans and their reintegration to avoid future problems resulting from unmet needs.
- Housing authorities could partner with TVSOs to coordinate reentry programs. This might look like using housing authority staff to backstop the existing TVSO and introduce veterans returning from service to VA benefits and tribal services. Housing authority staff members in these roles could serve as liaisons to veterans living in housing authority housing.
- Create a dedicated veterans' home renovation program that emphasizes utilization of available loans and grants but also offers home maintenance training, sweat equity programs that encourage mutual help, and assistance in sourcing supplies and construction materials. Housing authorities could also consider serving as contractors for projects to support elderly or disabled veterans or facilitate engagement of contractors reservation wide.
    - Limited access to existing financial and technical resources block the path to homeownership for veterans in this study, as 11.6% of veterans interested in homeownership said they cannot access a bank or lender and 13.9% said they cannot find available builders or contractors
- Explore ways to acknowledge and support veterans' roles as breadwinners/caregivers/hosts for others in community (as opposed to viewing purely as dependent on or recipients of services from others)

Partnering with Other Tribal and Non-Tribal Programs and Entities.

- Share information from the two SDNHOC Native veterans housing/homeownership needs assessment projects with other tribal, local, state, federal, nonprofit and philanthropic partners to increase awareness of Native veterans' issues and engage them in the development of potential solutions.
- Develop pathways for investors, lending institutions, and technical assistance providers operating outside of reservations to learn from and partner with Native CDFIs, local lenders and tribal housing entities (and/or directly serve Native veterans).
- Engage local colleges in creating veteran-specific recruitment and continued learning programs to help veterans complete degrees and promote trade-related learning in line with service-related skills. There is also an opportunity to highlight potential use of GI Bill or other educational benefits through the VA.
    - Native veterans in this study attained their bachelor's degrees at lower levels and reported higher levels of unemployment compared to the overall population of South Dakota; 20.4%

of respondents have received a bachelor's degree or higher which is lower than the overall percentage of veterans in South Dakota with a bachelor's or higher (33.0%); among the population in the labor force, 9.2% of respondents were unemployed compared to only 1.7% of veterans in South Dakota and 2.6% of the general population in the state.

- Develop veterans-specific job fairs featuring tribal programs, local businesses, and contractors to help veterans showcase their skills to potential employers. By allowing Native veterans to participate in shadowing or mentorship programs for new skill development, including administrative positions, veterans will have more opportunities to find employment.
- Share data with providers of services to Native veterans in Rapid City to inform them of the needs and opportunities Native veterans living in Rapid City have and to use these data as a basis for furthering broader collaboration.
    - See Chapter 5: Reservation Specific Results – Rapid City, SD for data reflecting the population of Native veterans in this study who lived in Rapid City.
- Utilize data from this study to inform and engage nonprofit organizations for the purpose of developing local veterans-specific partnerships.

Lessons Learned

The Statewide Native Veterans Housing Needs and Homeownership Study process provided valuable insights into both the strengths and challenges encountered during the project. This section highlights key lessons learned that can inform future efforts to assess and address Native veteran housing needs more effectively and improve stakeholder engagement. By reflecting on what worked well and what could be improved, these insights aim to strengthen future planning, ensure more accurate data collection, and support the development of responsive and equitable housing solutions.

- During both the pilot version of the Veterans Housing Needs and Homeownership Study and this Statewide Native Veterans Housing Needs and Homeownership Study, attempts to actively engage housing authorities in the effort to collect data from Native veterans, with exception of the Cheyenne River Housing Authority, were not very successful. To increase outreach to Native veterans living in tribal communities across South Dakota and resulting response rates, there will need to be greater engagement of TDHEs who have established communication channels and relationships with members of their communities. Developing a memorandum of agreement (MOA) laying out the common goals and commitments of tribal partners (including TVSOs, TDHEs and Native CDFIs); obtaining explicit endorsement from all participating tribes and a clear commitment of human resources; and agreeing to regularly review and evaluate the terms of that document throughout the project may prevent the unfortunate disconnect that emerges between TVSOs and their other community partners. Securing formal support helps ensure that the project aligns with tribal priorities and values, fostering stronger collaboration and trust. Without these foundational agreements in place, projects risk delays, uneven engagement, or misaligned expectations.
- The U.S. Department of Veteran Affairs' already-limited human resources are not evenly distributed throughout the Native communities of South Dakota. To ensure that Native veterans from all nine reservations in South Dakota were able to participate in the statewide study, SDNHOC dedicated staff time and other resources to allow for more direct, personal outreach

and attend scheduled in-person veterans events. In preparation for future projects, SDNHOC and its partners should consider conducting an initial evaluation of the capacity of the VA staff and TVSOs working on each reservation, and preparedness of other partners to assist in the effort, to determine what additional resources will need to be assigned, recruited and paid for by SDNHOC prior to developing a final budget for the project.

- Given the clear benefits of conducting listening sessions in the pilot study, which added critical context that helped explain the 'why' and 'how' in addition to the 'what' provided by quantitative survey data and also gave veterans a rare and safe opportunity to share their personal stories, ensuring that qualitative components of the data collection process (e.g., interviews, listening sessions and community meetings) are specifically included in the scope and budget for future projects would enhance the overall analysis, interpretation and depth of the data.
- Requiring financial commitments from participating tribes as a condition for receiving data sets and other project materials may help ensure greater engagement and shared investment in project outcomes. Even a modest financial contribution can reinforce a sense of ownership and accountability among tribal partners. This approach may also help prioritize participation from tribes that are most committed to applying the data and tools in meaningful ways. Additionally, it sets a precedent for shared responsibility, which can strengthen long-term sustainability of project goals. Given that a project targeting the specific (housing) needs of a subset (veterans) of an already unique population (Native people) is already viewed as quite niche by funding sources, cost-sharing to make fully funding the project more feasible while acknowledging the shared benefits of the effort, would appear to be both logical and reasonable.

Conclusion

The South Dakota Native Homeownership Coalition's Statewide Veterans Housing Needs Assessment represents a critical extension of the three-tribe pilot study completed in 2018-2019. While this study provides a limited opportunity for direct comparison with the data collected in the earlier project, due to a significant increase in the survey area and target population as well as substantial changes to the survey instrument utilized, it provides the first opportunity to directly compare data concerning Native veterans from all nine tribes in South Dakota (including those living in Rapid City) with other state level veterans data presented by the Census Bureau and the U.S. Department of Veterans Affairs.

The data gathered in this study demonstrated a clear need for sustained and expanded campaigns within reservations to increase Native veterans' awareness of services and benefits provided by the VA and tribal programs which will likely need to be supplemented by tribal programs to compensate for low staffing levels within the VA. Native veteran respondents in this study exhibited a high level of interest in homeownership and also described a relatively significant need for home renovation, though they were not as interested in home repair or renovation loans for reasons that may be related to their limited awareness of or prior experience with these loans and the limited availability of surplus income given their role as primary earners within their homes. The findings of this study illustrate a number of clear opportunities (and need) for Native CDFIs, credit unions, and tribal housing entities to erase identified barriers to Native veteran homeowners, including homebuyer education, relending of federal homeownership funds to Native veterans via the Veterans Affairs Native American Direct Loan Program and the USDA Section 502 Direct Loan Program, concrete provision of tribal veteran preferences in housing and small business development, creation and extension of Native veteran-specific homeownership programs/cohorts, and critical supportive services available upon veterans' return from service.

In addition to informing potential new or expanded pathways to Native veterans homeownership in South Dakota, this study highlighted a range of issues from current housing status to employment to access to healthcare which are inherently connected to Native veterans' overall wellness and fulfillment but also impact their efforts to obtain housing stability. Within this study's summary of findings and actions to consider, a number of opportunities for tribal colleges, housing entities, human resources departments, community health staff, and others to adapt their approaches to better serve Native veterans are identified. Ultimately, connecting with, informing, and materially improving services for Native veterans will require a collaborative effort involving partners at the local, tribal, state and federal levels, and this study and the SDNHOC Veterans Committee tasked with implementing the study's findings seek to both educate and enlist the requisite partners necessary to realize that vision.

While the process of implementing the study's findings through programmatic changes and innovations at the tribal, state and federal level is of primary importance for SDNHOC, it should also be noted that this project serves as a replicable model for other tribes and statewide coalitions of tribes throughout the nation as the data gaps and challenges faces by the Native veterans in South Dakota, though potentially differing in degree based on the location of each respective tribal community relative to available veterans' resources and services, likely mirror those of Native veterans throughout the United States.

Chapter 5: Reservation and Tribal Results

The preceding chapters of this report primarily summarized the full set of data collected statewide from Native veterans during the project. The following chapter breaks that larger data out in to separate tribe-specific data sets (based on either where the respondent lived if they lived on one of the nine reservations or which tribe they affiliated with if they lived outside of the reservation and outside Rapid City). These data sets will allow SDNHOC, project participants, and others to explore potential differences in Native veterans' living conditions, awareness and use of veterans programs and services, and interest in homeownership across the nine reservations, for example, and discuss potential responses to these findings at the tribal level.

The tribe-specific reports included below have been divided into three groups (small, medium, and large) based on the number of surveys assigned to each tribe using the process described above. The amount of information, and breadth and depth of conclusions that can be properly gleaned from the data set for each tribe correspond with the amount of survey responses while preserving the confidentiality of survey responses.

The tribes and their respective reports have been divided into the following three categories:

Large number of surveys (more than 50):

- Cheyenne River Sioux Tribe
- Oglala Sioux Tribe (Pine Ridge Reservation)

Medium number of surveys (between 20 and 50):

- Sisseton Wahpeton Oyate (Lake Traverse Reservation)
- Crow Creek Sioux Tribe
- Rosebud Sioux Tribe
- Standing Rock Sioux Tribe
- Yankton Sioux Tribe

Small number of surveys (fewer than 20):

- Lower Brule Sioux Tribe
- Flandreau Sioux Tribe

Cheyenne River Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 90 respondents in the overall study lived on the Cheyenne River Indian Reservation (CRIR), and 109 were members of the Cheyenne River Sioux Tribe (CRST) (living both on the CRIR and elsewhere throughout South Dakota). This section focuses on the data collected from 97 completed surveys making up the Cheyenne River Survey Group (herein referred to as 'Cheyenne River respondents'), comprised of Native veterans that resided on the CRIR (90), as well as those affiliated with the CRST but not living on any of the nine reservations in South Dakota or in Rapid City (7).

Background

Kim Long Soldier, Robert Dunsmore, Sharon Vogel, Michelle Running Wolf, and other supporting Cheyenne River Housing Authority (CRHA) staff helped collect data from CRST veterans for the Statewide Native Veterans Housing Needs and Homeownership Study. They worked with tenants living in CRHA housing and family members to identify veterans whose voices the team worked to make sure were represented. To bolster the response from Native veterans living on the CRIR and who were members of the CRST, the survey staff attended community events and mandated that each staff member collected a minimum of 10 surveys.

"We all have veterans in our families and communities" – Sharon Vogel, CRHA

Results

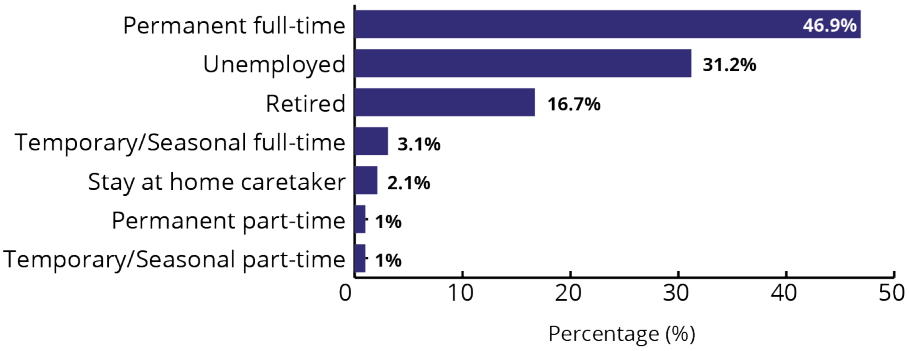
Primary Demographics and Military Service. Cheyenne River respondents tended to be slightly younger and more often male than Native veterans statewide in this study. Respondents ranged from 23 to 79 years old, with the median age being 52, and 80.4% were male. Female Native veterans from Cheyenne River made up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[12] 100% were enrolled members of the CRST and over two-thirds (64.9%) were single and had never been married or were separated, divorced, or widowed. Larger proportions of the responding population served in the military recently compared to the statewide data which corresponds with the relatively younger median age of survey respondents from Cheyenne River.

Table 1: Period of Active Duty in the U.S. Armed Forces	Number	Percentage
September 2001 or later	36	37.5%
August 1990 to August 2001 (includes Persian Gulf War)	29	30.2%
May 1975 to July 1990	16	16.7%
August 1964 to April 1975 (Vietnam Era)	20	20.8%
February 1955 to July 1964	1	1.0%

12 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans

Education and Employment. Cheyenne River Native veterans in this study had lower levels of educational attainment compared to respondents overall, but slightly higher levels compared to Cheyenne River Native veterans who responded to the 2019 study. Over one-third of Cheyenne River respondents (34.1%) did not have any education beyond high school compared to 27.3% of respondents overall. 19% of Cheyenne River respondents attained a bachelor's degree or higher; the rate is higher than the 16.1% of respondents to the study in 2019 and slightly lower than respondents to this study overall (20.4%). The rate at which Cheyenne River respondents attained a bachelor's degree or higher was notably smaller than the 33% of veterans in South Dakota who had attained their bachelor's or higher.[13]

Figure 1: Employment Status for Cheyenne River Respondents



Despite similar levels of permanent full-time employment, Cheyenne River respondents were unemployed at a much higher rate relative to the statewide data and to Cheyenne River respondents to the study in 2019. 46.9% of Cheyenne River respondents were permanently employed full-time compared to 51.9% of respondents overall. Of those that were employed, 43.8% of Cheyenne River respondents had been with their current employer for more than five years, and 10.4% had been at their job for less than one year. 16.7% of Cheyenne River respondents were retired compared to 24.5% of respondents overall. 31.2% of Cheyenne River respondents were unemployed, representing a substantial increase compared to responding Cheyenne River veterans in 2019 (12.9%) and a higher proportion than respondents to this study overall (16.7%). Of the Cheyenne River respondents who were unemployed, only one-third (34.5%) had looked for work in the previous month, primarily due to physical health issues (50%), VA disability rating (33.3%) and mental health issues (25%).

Income. Cheyenne River respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported utilizing and understanding VA disability benefits. Cheyenne River respondents mainly received income from wages and salaries from jobs (57.3%), VA service-connected disability compensation payments (40.3%), and Social Security or Railroad Retirement (35.6%). A smaller proportion of Cheyenne River respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%), and Cheyenne River respondents had lower levels of understanding about the program; 67.8% said they had no understanding or minimal understanding compared to 57.8% of respondents overall.

The median annual individual income for Cheyenne River respondents of $28,750, while reflecting an increase from $23,500 in 2019, is lower than both the overall study ($30,000) and the overall median for veterans in South Dakota ($55,145). The average personal income for Cheyenne River respondents ($36,082.38) was greater than their median income, indicating that a small number of respondents had much higher incomes than the rest of the group.

13 https://data.census.gov/table?q=South+Dakota&t=Veterans&y=2023

The median annual household income of $40,000 was comparable to respondents overall; Cheyenne River responding veterans supported 84.1% of their household's total income on average.

Current Housing Conditions. Cheyenne River respondents lived in households ranging from 1 to 12 members, and the median household size was 3 members. Among the most common housing unit types, nearly half of Cheyenne River respondents (43.3%) lived in stick-built single-family homes detached from other structures and 9.3% lived in single-family homes attached to other homes (e.g., duplex, triplex, etc.). 12.4% lived in a mobile home or trailer, 8.2% in apartments, and 6.2% in a modular home.

Homeowners. Cheyenne River responding homeowners tended to be more often retired, less often unemployed, and had lower incomes than homeowners in this study overall. The homeownership rate for Cheyenne River respondents (30.1%) was lower than the rate for respondents overall (42.6%) and decreased slightly since 2019 (31.9%). Cheyenne River homeowners in this study had a median age of 66 years, making them slightly older than homeowners in this study overall (58 years). 42.9% were employed in permanent full-time positions, 39.3% were retired, and 7.1% were unemployed (compared to 24.5% retired and 16.7% unemployed overall). Their median personal income ($23,000) and median household income ($30,000) were considerably lower than the medians for all homeowner respondents ($32,400 and $42,000, respectively).

> **Veterans need permanent housing in their communities.**
>
> *— one Cheyenne River respondent on what they feel veterans in their community need*

Of Cheyenne River responding homeowners, 57.1% owned their home or unit without an outstanding mortgage and 42.9% of respondents owned their home with an outstanding mortgage balance. The median monthly mortgage payment was $517.50, of which respondents paid a median amount of $510. Cheyenne River respondents paid an average of 91.7% of their household's mortgage payment, though this rate decreased as the number of household members increased. As a proportion of their income, Cheyenne River responding homeowners with mortgages spent 18.3% of their annual individual income on monthly mortgage payments on average.

Renters. Cheyenne River responding renters tended to be younger than their non-renting counterparts and had incomes that were similar to all Cheyenne River respondents. 39.8% of Cheyenne River respondents rented a house or unit alone or with others, with a median age of 48 years compared to 52 for respondents overall. They were retired at lower rates than Cheyenne River homeowners and unemployed at much higher rates; 59.5% of Cheyenne River renters were employed in permanent full-time positions, 2.7% were retired, and 35.1% were unemployed. Their median personal income ($33,000) and median household income ($42,500) were relatively similar to the medians for all responding renters in the study ($31,000 and $40,000, respectively). The median total monthly rental payment was $400 ($676.20 average), of which respondents paid a median amount of $202 ($365.59 average); this reflects that Cheyenne River respondents paid an average of 81.6% of their household's rental payment, though this rate decreased as the number of household members increased. As a proportion of their income, Cheyenne River responding renters spent 32.4% of their annual individual income on monthly rental payments on average.

Veterans Living Doubled Up or Unhoused. 17.2% of Cheyenne River respondents reported that they lived with friends or family (doubled up) and 7.5% said they lived unhoused in a shelter, motel, outdoors, or in a vehicle. The rate at which Cheyenne River respondents lived doubled up or unhoused had not changed since 2019 (24.7%) and was higher than respondents overall (15.4%). All of the respondents that reported living with friends or a family member accredited their living situation to a lack of available housing and other factors such as poor credit (63.6%) and not having enough money to pay for rent or mortgage (45.5%) (see Table 2). Additionally, Cheyenne River respondents who unhoused cited the same barriers of housing unavailability and unaffordability.

Table 2: Reasons Responding Veterans Are Living Doubled Up	Cheyenne River	Statewide
Not enough available housing	100.0%	75.6%
Poor credit or lack of credit	63.6%	29.3%
Not enough money to pay rent or mortgage	45.5%	36.6%
Lost job/ No employment	27.3%	22.0%
Physical health problems	18.2%	14.6%
Problems with drug & alcohol	9.1%	9.8%

Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Cheyenne River respondents expressed the most interest in low-income rental housing (62.4%) and single-family homes (54.8%), and 48.4% said they want homes for purchase in their communities. A smaller percentage of veterans said they want to see more innovative housing options such as tiny homes (29%), studio or small apartments (31.2%), and multigenerational homes (25.8%). Between one-sixth and one-quarter of veterans expressed desire for particular kinds of supportive housing such as assisted/independent living for seniors (23.7%), group housing (18.3%), permanent supportive housing (26.9%) and/or transitional housing (21.5%).

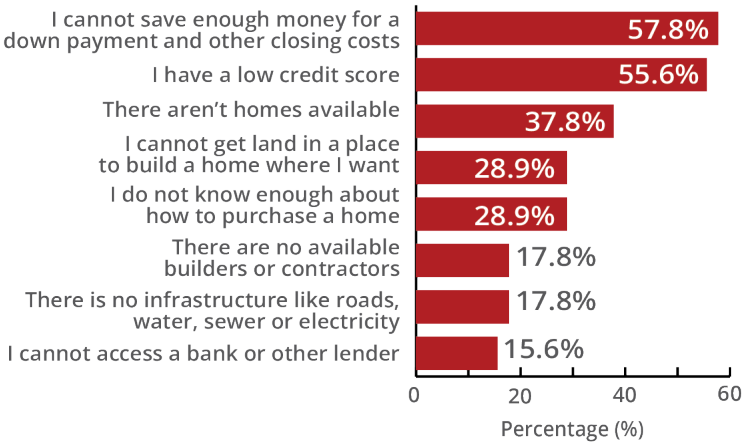
Interest in Home Renovation. Nearly half (46.2%) of Cheyenne River respondents who owned their homes said their homes needed renovations and another 15.4% said their home needed total replacement. Of these, a nearly equal proportion were interested in renovating their current home as were interested in purchasing a new home. Those that were interested in renovating their homes lived in single family detached homes (traditional stick-built construction) and mobile homes or trailers, and the majority (80%) had never obtained a home loan before.

Interest in Homeownership. 51 Cheyenne River respondents (53.7%) were interested in purchasing a home. 41.3% of those interested in purchasing a home were looking to buy now, 15.2% in 1-2 years, and 30.4% in 2-5 years. The overwhelming majority of those interested in purchasing a home wanted to purchase single family homes, either stick built or modular homes (64.6% and 22.9%, respectively). 54% of prospective Cheyenne River homebuyers were current renters (none of whom had obtained a home loan before) and 22% were living doubled up. 62% said they would live with up to 4 people, including 32% who would live alone or with one other person.

Table 3: Types of Housing Cheyenne River Veterans Wanted to Purchase	Number	Percentage
Single family home (traditional stick-built construction)	31	64.6%
Single family home (modular construction)	11	22.9%
Mobile home	2	4.2%
Duplex/townhome	2	4.2%
Tiny home	2	4.2%
Total	**48**	**100%**

Barriers to Homeownership. Cheyenne River respondents primarily cited that housing unavailability and unaffordability were their top barriers to homeownership (see Figure 2). 57.8% claimed they could not save enough money to afford a down payment and other closing costs, 55.6% had a low credit score (compared to 45.1% of respondents overall who cited low credit as a barrier), and 37.8% reported that there were no homes available. These three barriers were also the top barriers identified in the 2019 study, though each were identified as barriers at lower rates in this study.

Figure 2: Top Barriers to Homeownership for Cheyenne River Respondents



Other barriers reported by Cheyenne River respondents in this study centered around homesite preparation; 28.9% of respondents struggled to get land in a place where they wanted to build a home and 17.8% said there was no infrastructure on their land. Another 15.6% said it costs too much to install infrastructure. Access to existing resources also blocked the path to homeownership; 17.8% of Cheyenne River respondents interested in homeownership said they could not find available builders or contractors and 15.6% could not access a bank or lender. These same veterans and others also reported limited levels of homebuyer education; over one quarter of veterans said they did not know enough about how to purchase a home which is an inherent barrier for getting started even if they were otherwise prepared.

Personal Finances and VA Home Loan Utilization. Most Cheyenne River respondents were utilizing basic financial tools like a checking and savings account; 95.4% of respondents confirmed they had a checking account (compared to 81.5% in 2019) and 74.7% of Cheyenne River respondents said they had a savings account.

Cheyenne River respondents reported obtaining home loans at a lower rate than respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 9.5% of Cheyenne River respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. Of those who had obtained a home loan, over half (55.6%) obtained their loan within the past 5 years. An even smaller percentage of Cheyenne River respondents (92.3%) had utilized the VA home loan benefit in particular compared to 84.8% of respondents overall who had not obtained a VA

home loan. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

Figure 3: How Well Respondents Understood VA Services

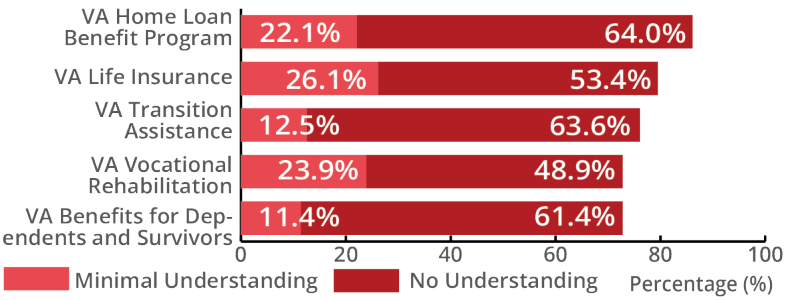
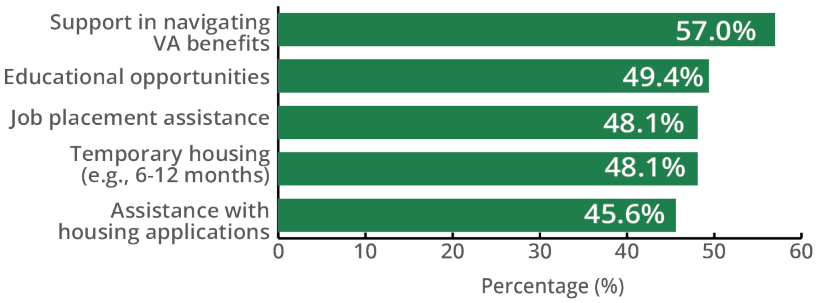


Figure 4: Desired Support Upon Return from Military Service



VA Benefits and Desired Supports. Despite the fact that many Cheyenne River respondents would appear to qualify for several available programs, there were gaps in how well responding veterans understood the use of these benefits. In addition to limited understanding about the NADL program, respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example.

Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including navigating VA benefits and accessing educational opportunities, temporary housing, and job placement assistance. Other veterans also expressed that they would like support with their physical and mental health (including substance abuse counseling), with transportation services, and for there to be more (or a return to conducting) traditional ceremonies for returning veterans (see Figure 4).

Actions to Consider

The following is a discussion of various actions the Cheyenne River Sioux Tribe, Cheyenne River Housing Authority, and Cheyenne River-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Cheyenne River Native veterans. The actions discussed in this section, which are informed by data specific to Cheyenne River responding veterans but that mirror results for the statewide study, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 92.3% of Cheyenne River respondents reported that they had never used or obtained a VA home loan benefit due to being unaware of the program (56.8% of those who had never used a VA home loan benefit) and uncertainty about their eligibility status (24.7%). 64% of Cheyenne River respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.
- Utilize data showing that Cheyenne River veterans tended to have lower credit scores, and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - Cheyenne River Respondents reported that a low credit score (55.6%) and having no credit at all (15.6%) were barriers to homeownership.
- Explore the array of home loan products that CDFIs can tailor to the needs and circumstances of Native veterans.

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
    - 49.4% of Cheyenne River respondents expressed interest in receiving educational opportunities after returning from military service.
    - 48.1% of Cheyenne River respondents expressed interest in receiving job placement assistance after returning from military service.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home.
    - 28.9% of Cheyenne River respondents claimed that uncertainty about the homebuying process was a barrier to homeownership.
- Housing authorities could serve as contractors for housing projects to support veterans navigate the housing process.
    - 17.8% of respondents stated that a lack of available contractors or builders was a barrier to homeownership.

Pine Ridge Reservation (OST)

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 73 respondents in the overall study lived on the Pine Ridge Indian Reservation (PRIR), and 52 were members of the Oglala Sioux Tribe (OST) (living both on the PRIR and elsewhere throughout South Dakota). This section focuses on the data collected from 82 completed surveys making up the Pine Ridge Survey Group (herein referred to as 'Pine Ridge respondents'), comprised of Native veterans that resided on the PRIR (73), as well as those affiliated with the OST but not living on any of the nine reservations in South Dakota or in Rapid City (9).

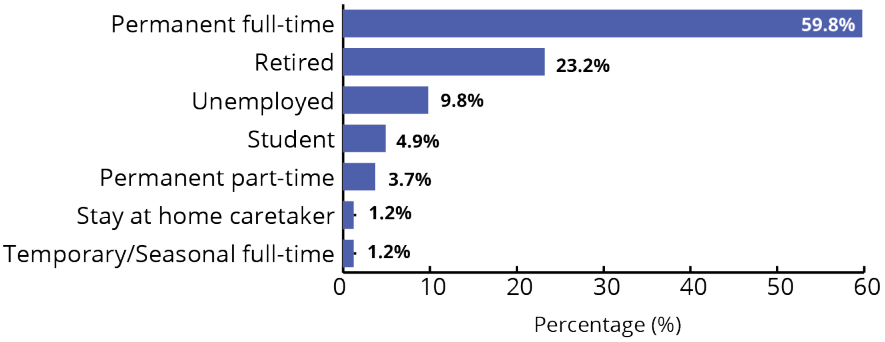
Results

Primary Demographics and Military Service. Pine Ridge respondents tended to be of similar age, but more often female than Native veterans statewide in this study. Respondents ranged from 20 to 89 years old, with the median age being 55.5. 61% were male, and female Native veterans in the Oglala survey group (39%) made up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%). 87.7% were enrolled members of the OST and approximately half (50.1%) were single and had never been married or were separated, divorced, or widowed. A larger proportion of Pine Ridge respondents had served in the military since 2001 (42.7%) compared to the statewide data (37.5%).

Table 1: Period of Active Duty in the U.S. Armed Forces	Number	Percentage
September 2001 or later	36	37.5%
August 1990 to August 2001 (includes Persian Gulf War)	29	30.2%
May 1975 to July 1990	16	16.7%
August 1964 to April 1975 (Vietnam Era)	20	20.8%
February 1955 to July 1964	1	1.0%

Education and Employment. Pine Ridge respondents had higher levels of educational attainment compared to respondents overall and to Pine Ridge Native veterans who responded to the 2019 survey. 15.9% of Pine Ridge respondents in this study did not have any education beyond high school compared to 27.3% of respondents overall and 25.6% of Pine Ridge Native veterans in 2019. 30.4% of Pine Ridge respondents had attained a bachelor's degree or higher; the rate is higher than both the 20.5% of respondents in the 2019 study and 20.4% of respondents to this study statewide. The rate at which Pine Ridge respondents attained a bachelor's degree or higher was slightly lower than the 33% of veterans in South Dakota who had attained their bachelor's or higher.

Figure 1: Employment Status for Pine Ridge Respondents



Despite similar levels of retirement to respondents statewide, Pine Ridge respondents were permanently employed in full-time positions at higher rates and unemployed at lower rates. 59.8% of Pine Ridge respondents were permanently employed full-time compared to 51.9% of respondents overall; the rate reflects a substantial increase since the rate of permanent full-time employment in 2019 (34.1%). Of those that were employed, half of Pine Ridge respondents had been with their current employer for more than five years, and 7.7% had been at their job for less than one year. 23.2% of Pine Ridge respondents were retired compared to 24.5% of respondents overall. 9.8% of Pine Ridge respondents in this study were unemployed which was a much lower rate than Oglala veterans who responded in 2019 (26.8%) and a lower rate than respondents in this study overall (16.7%). Of the Pine Ridge respondents who were unemployed, 37.5% had not looked for work in the previous month, citing that physical health issues were the reason they hadn't looked for work.

Income. Pine Ridge respondents lived in households that utilized VA disability benefits more often than respondents overall among comparable rates of veterans in households receiving income from other sources. Pine Ridge respondents mainly received income from wages and salaries from jobs (83.3%), VA service-connected disability compensation payments (71.2%), Supplemental Security Income (26.5%), and Social Security or Railroad Retirement (25.5%). A higher proportion of Pine Ridge respondents reported living in households where someone utilized VA service-connected disability compensation payments relative to respondents statewide (56.1%), and Pine Ridge respondents reported having better understanding of the program relative to respondents overall; 52.6% said they had no understanding or minimal understanding compared to 57.8% of respondents overall.

> **"Lots of veterans do not own their own home due to the lack of funding opportunities and low income and high housing market rates.**
>
> *— one Pine Ridge respondent on what they feel veterans in their community need*

The median annual individual income for Pine Ridge respondents of $28,500 reflects a slight increase from $26,000 in 2019, but is lower than both the median individual income from the overall study ($30,000) and the median for veterans at large in South Dakota ($55,145). The average individual income for Pine Ridge respondents ($35,685.01) was greater than the group's median income, indicating that a small number of respondents had much higher incomes than the rest of the group. The median annual household income of $43,000 was slightly higher than respondents overall ($40,000); Pine Ridge responding veterans supported 74.4% of their household's total income on average.

Current Housing Conditions. Pine Ridge respondents lived in households ranging from 1 to 11 members, and the median household size was 3 members. Among the most common housing unit types, nearly half of Pine Ridge respondents (46.2%) lived in stick-built single-family homes detached from other structures and 2.5% lived in single-family homes attached to other homes (e.g., duplex, triplex, etc.). Over a quarter (28.7%) lived in a mobile home or trailer, 7.5% in a FEMA trailer, and 5% in a modular home.

Homeowners. Pine Ridge responding homeowners tended to be less often retired, less often unemployed, and had higher incomes than homeowners in this study overall. The homeownership rate for Pine Ridge respondents (53.1%) was higher than the rate for respondents overall (42.6%) and higher than the rate for Pine Ridge respondents in the 2019 study (34.2%). Pine Ridge homeowners in

this study had a median age of 56 years, making them slightly younger than homeowners in this study overall (58 years). 64.3% of Pine Ridge responding homeowners were employed in permanent full-time positions, 19.0% were retired, and 9.5% were unemployed (compared to 24.5% of respondents who were retired and 16.7% unemployed statewide). Pine Ridge responding homeowners had a median personal income of $32,000 and median household income of $56,000 which were higher than the medians for all homeowner respondents ($32,400 and $42,000, respectively).

Of Pine Ridge responding homeowners, 66.7% owned their home free and clear and 33.3% owned their home with an outstanding mortgage balance. Households that paid monthly mortgage payments owed a median amount of $925 per month, of which responding veterans paid a median amount of $898. Pine Ridge responding veteran homeowners paid an average of 81.9% of their household's mortgage payment, though this rate decreased as the number of household members increased. As a proportion of their income, Pine Ridge responding homeowners with mortgages spent 27.9% of their annual individual income on monthly mortgage payments on average.

Renters. Pine Ridge responding renters tended to be similar in age to their non-renting counterparts and had incomes that were similar to all Pine Ridge respondents. 31.6% of Pine Ridge respondents rented their units and they had a median age of 53 years compared to 52 for respondents overall. Pine Ridge renters in this study were retired and unemployed at lower rates than Pine Ridge homeowners; 64.0% of Pine Ridge responding renters were employed in permanent full-time positions, 28.0% were retired, and 4.0% were unemployed. Their median personal income of $29,000 and median household income of $48,000 were relatively lower than the medians for Pine Ridge responding homeowners. Households who rented in this study paid a median total monthly rental payment was $375 ($537.25 average), of which respondents paid a median amount of $350 ($500.28 average). As a proportion of their income, Pine Ridge responding renters spent 7.9% of their annual individual income on monthly rental payments on average.

Veterans Living Doubled Up or Unhoused. 8.9% of Pine Ridge respondents reported that they lived with friends or family (doubled up) and 3.8% said they lived unhoused in a shelter, motel, outdoors, or in a vehicle. The rate at which Pine Ridge respondents lived doubled up or unhoused in this study had significantly decreased since 2019 (28.9%) and was lower than respondents overall (15.4%). All of the respondents that reported living with friends or a family member accredited their living situation to a lack of available housing (80%) and not having enough money to pay for rent or mortgage (20%) and other factors such as problems with alcohol and drugs (20%) (see Table 2). Pine Ridge respondents who lived unhoused cited the same primary barrier of housing unaffordability.

Table 2: Reasons Responding Veterans Were Living Doubled Up	Pine Ridge	Statewide
Not enough available housing	80.0%	75.6%
Not enough money to pay rent or mortgage	20.0%	36.6%
Problems with drug & alcohol	20.0%	9.8%
Recent release from jail, hospital, foster care or mental facility	20.0%	2.4%

Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Pine Ridge respondents expressed the most interest in low-income rental housing (67.5%), tiny homes (62.5%), and single-family homes (60%); half of Pine Ridge respondents said they wanted homes for purchase in their communities. A smaller

percentage of veterans said they want to see more innovative housing options such as studios or small apartments (42.5%) and multigenerational homes (23.8%). Additionally, Pine Ridge responding veterans expressed desire for particular kinds of supportive housing such as assisted/independent living for seniors (45%), group housing (48.8%), permanent supportive housing (33.8%) and/or transitional housing (30%).

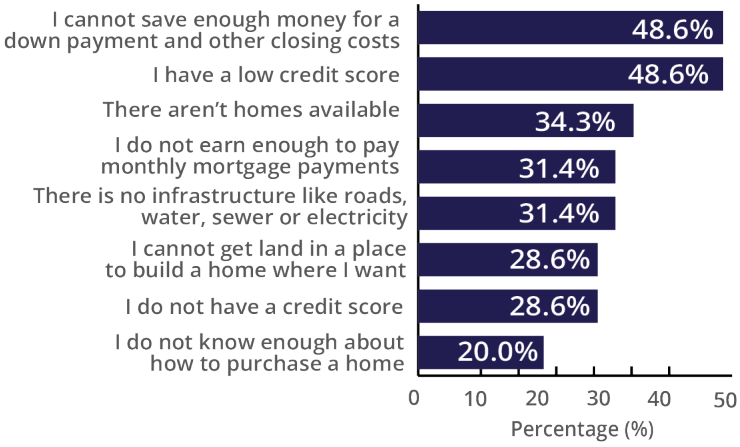
Interest in Home Renovation. 70% of Pine Ridge respondents who owned their homes said their homes needed renovations and another 5% said their home needed total replacement. Of these, 23.3% were interested in renovating their current home and 33.3% were interested in purchasing a new home. Those that were interested in renovating their homes primarily lived in single family detached homes (traditional stick-built construction, 40%) and mobile homes or trailers (30% and 10%, respectively), and modular homes (20%). 80% had never obtained a home loan before.

Interest in Homeownership. 38 Pine Ridge respondents (47.5%) were interested in purchasing a home. 31.4% of those interested in purchasing a home were looking to buy now, 28.6% in 1-2 years, and 31.4% in 2-5 years. The overwhelming majority of those interested in purchasing a home wanted to purchase single family homes, either stick built or modular homes (76.3% and 18.4%, respectively) (see Table 3). 56.8% of prospective Pine Ridge homebuyers were current renters (none of whom had obtained a home loan before) and 10.8 were living doubled up. 76.3% said they would live with up to 4 people, including 39.5% who would live alone or with one other person.

Table 3: Types of Housing Pine Ridge Veterans Wanted to Purchase	Number	Percentage
Single family home (traditional stick-built construction)	29	76.3%
Single family home (modular construction)	7	18.4%
Tiny home	2	5.3%
Total	**38**	**100%**

Barriers to Homeownership. Pine Ridge respondents primarily cited that housing unavailability and unaffordability were their top barriers to homeownership (see Figure 2). 48.6% claimed they could not save enough money to afford a down payment and other closing costs, 48.6% had a low credit score (compared to 45.1% of respondents overall who cited low credit as a barrier), and 34.3% reported that there were no homes available. These three barriers were also the top barriers identified in the 2019 study, though each were identified as barriers at lower rates in this study.

Figure 2: Top Barriers to Homeownership for Pine Ridge Respondents



Other barriers reported by Pine Ridge respondents in this study centered around homesite preparation; 28.6% of respondents struggled to get land in a place where they wanted to build a home and 31.4% said there was no infrastructure on their land. Another 17.1% said it costs too much to install

infrastructure. Access to existing resources also blocked the path to homeownership; 20% of Pine Ridge respondents interested in homeownership said they could not find available builders or contractors and 14.3% could not access a bank or lender. These same veterans and others also reported limited levels of homebuyer education; nearly a quarter of veterans said they did not know enough about how to purchase a home which is an inherent barrier for getting started even if they were otherwise prepared.

Personal Finances and VA Home Loan Utilization. Most Pine Ridge respondents utilized basic financial tools like a checking and savings account; All respondents confirmed they had a checking account (compared to 81.5% in 2019) and 67.1% of Pine Ridge respondents said they had a savings account.

Pine Ridge respondents reported obtaining home loans at a similar rate than respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 21% of Pine Ridge respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. Of those who had obtained a home loan, over half (53.3%) obtained their loan within the past 5 years. An even smaller percentage of Pine Ridge respondents (12.7%) had utilized the VA home loan benefit in particular compared to 84.8% of respondents overall who had not obtained a VA home loan. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

Figure 3: How Well Respondents Understood VA Services

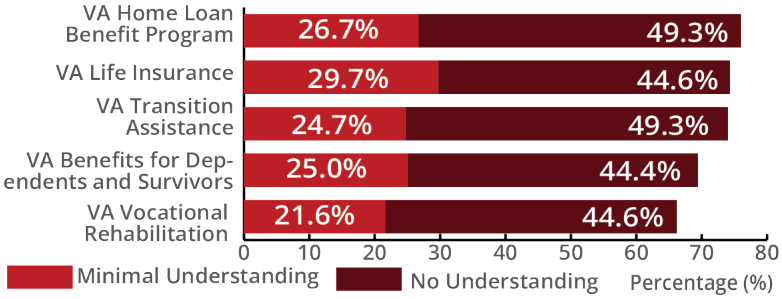
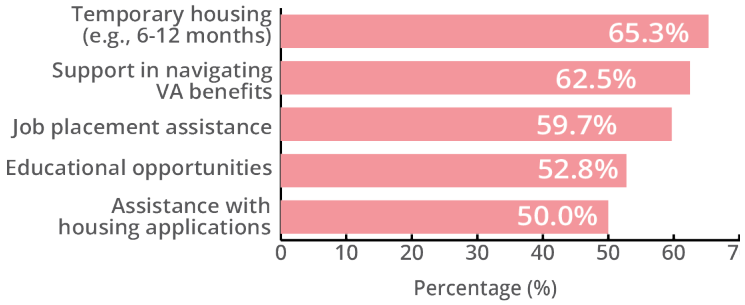


Figure 4: Desired Support Upon Return from Military Service



VA Benefits and Desired Supports. Despite the fact that many Pine Ridge respondents would appear to qualify for several available programs, there were gaps in how well responding veterans understood the use of these benefits. In addition to limited understanding about the NADL program, respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example.

Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including navigating VA benefits and accessing educational opportunities, temporary housing, and job placement assistance. Other veterans also expressed that they would like support with their physical and mental health (including substance abuse counseling), with transportation services, and for there to be more (or a return to conducting) traditional ceremonies for returning veterans (see Figure 4).

Actions to Consider

The following is a discussion of various actions the Oglala Sioux Tribe, Oglala Lakota Housing Authority, and Oglala-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Oglala Native veterans. The actions discussed in this section, which are informed by data specific to OST responding veterans but that mirror results for the statewide study, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 84.8% of Pine Ridge respondents reported that they had never used or obtained a VA home loan benefit due being unaware of the program (34.4%) and uncertainty about their eligibility status (28.1%). 49.3% of respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.
- Utilize data showing that OST responding veterans tended to have lower credit scores, and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - Pine Ridge respondents reported low credit scores (48.6%) and a lack of credit at all (28.6%) were barriers to homeowenship.
- Explore array of home loan products that CDFIs can tailor to the needs and circumstances of Native veterans.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home.
    - 20% of Pine Ridge respondents claimed limited knowledge about the process of buying a home was a barrier to homeownership. Half of Pine Ridge respondents expressed interest in receiving support with housing applications post service completion.

Lake Traverse Reservation (SWO)

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'respondents' throughout the rest of this section. 42 respondents in the overall study lived on the Lake Traverse Indian Reservation (LTIR), and 52 were members of the Sisseton Wahpeton Oyate (SWO) (living both on the LTIR and elsewhere throughout South Dakota). This section focuses on the data collected from 50 completed surveys making up the Standing Rock Survey Group (herein referred to as 'Lake Traverse respondents'), comprised of Native veterans that resided on the LTIR (42), as well as those affiliated with the SWO but not living on any of the nine reservations in South Dakota or in Rapid City (8).

Results

Primary Demographics and Military Service. Lake Traverse respondents tended to be older and more often female than Native veterans statewide in this study. Respondents ranged from 21 to 94 years old, with the median age being 61.5, and 16% were female. Lake Traverse responding female Native veterans made up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[14] 100% were enrolled members of the SWO and half were single and had never been married or were separated, divorced, or widowed. A similar proportion of Lake Traverse respondents had served in the military since 2001 (34.8%) compared to the statewide data (37.5%).

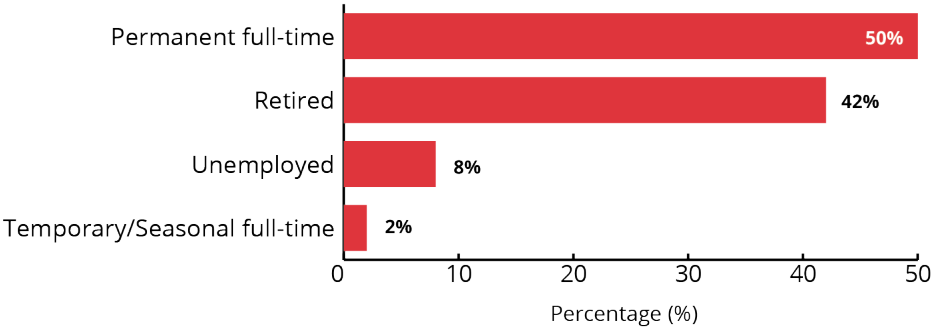
Table 1: Period of Active Duty in the U.S. Armed Forces	Number	Percentage
September 2001 or later	16	34.8%
August 1990 to August 2001 (includes Persian Gulf War)	9	19.6%
May 1975 to July 1990	9	19.6%
August 1964 to April 1975 (Vietnam Era)	18	39.1%
February 1955 to July 1964	3	6.5%
July 1950 to January 1955 (Korean War)	1	2.2%
January 1947 to June 1950	1	2.2%
December 1941 to December 1946 (World War II)	1	2.2%

Education and Employment. Lake Traverse respondents had slightly lower levels of educational attainment compared to respondents overall, but higher levels than SWO Native veterans who responded to the 2019 survey. 34.0% of Lake Traverse respondents in this study did not have any education beyond high school compared to 27.3% of respondents overall and 46.4% of Pine Ridge Native veterans in 2019. 18.0% of Lake Traverse respondents had attained a bachelor's degree or higher; the rate was higher than the 12.3% of respondents in the 2019 study but lower than the 20.4% of respondents to this study statewide. The rate at which Lake Traverse respondents attained a bachelor's degree or higher was notably smaller than the 33% of veterans in South Dakota who had attained their bachelor's or higher.[15]

14 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans
15 https://data.census.gov/table?q=South+Dakota&t=Veterans&y=2023

Despite similar levels of permanent full-time employment, Lake Traverse respondents were unemployed at a much lower rate and retired at a much higher rate relative to the statewide data and to Lake Traverse respondents to the study in 2019. Half (50.0%) of Lake Traverse respondents were permanently employed full-time compared to 51.9% of respondents overall. Of those that were employed, 65.4% of Lake Traverse respondents had been with their current employer for more than five years, and 11.5% had been at their job for less than one year. 42% of Lake Traverse respondents were retired compared to 24.5% of respondents overall. 8% of Lake Traverse respondents were unemployed, reflecting a decrease compared to responding SWO veterans in 2019 (12.9%) and a lower proportion than respondents to this study overall (16.7%). Of the Lake Traverse respondents who were unemployed, three fourths had not looked for work in the previous month, primarily due to physical health issues (66.7%) and their VA disability rating (33.3%).

Figure 1: Employment Status



Income. Lake Traverse respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported utilizing and understanding VA disability benefits. Lake Traverse respondents mainly received income from wages and salaries (81.1%), VA service-connected disability compensation payments (72.2%), and Social Security or Railroad Retirement (54.5%). A larger proportion of Lake Traverse respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%) and reported that they understood the program well or very well (indicated by a rating of "3" or "4" on a scale of 1 to 4); over one quarter (27.3%) of Lake Traverse respondents said they understood the program very well, compared to only 18.1% of respondents overall.

The median annual individual income for Lake Traverse respondents of $31,600 reflected a decrease from $35,000 in 2019. While the Lake Traverse median personal income in this study was higher than respondents in the study overall ($30,000), it was lower than the overall median for veterans in South Dakota ($55,145). The median annual household income of $32,000 was notably lower than respondents overall ($40,000). Lake Traverse responding veterans supported 87.3% of their household's total income on average.

Current Housing Conditions. Lake Traverse respondents lived in households ranging from 1 to 9 members, and the median household size was 3 members. Among the most common housing unit types, nearly three fourths of Lake Traverse respondents (72.9%) lived in stick-built single-family homes detached from other structures and 4.2% lived in single-family homes attached to other homes (e.g., duplex, triplex, etc.), another 8.3% lived in apartments, and 4.2% in a FEMA trailer.

Homeowners. Lake Traverse responding homeowners tended to be more often retired, less often unemployed, and had relatively comparable incomes than homeowners in this study overall. The homeownership rate for Lake Traverse respondents (66%) was higher than the rate for respondents overall (42.6%) and the rate for SWO respondents in the 2019 study (44.6%). Lake Traverse responding

homeowners in this study had a median age of 63 years, making them slightly older than homeowners in this study overall (58 years). 51.5% were employed in permanent full-time positions, 42.4 were retired, and 6.1% were unemployed (compared to 24.5% of respondents statewide who retired and 16.7% unemployed statewide). Their median personal income of $32,000 was similar to the median for responding homeowners statewide ($32,400), but their median household income of $33,000 was considerably lower than the median for homeowners statewide ($42,000).

Of Lake Traverse responding homeowners, 34% owned free and clear and 32% owned their home with an outstanding mortgage balance. Responding Lake Traverse homeowners with mortgages paid a median monthly mortgage payment was $912.5, of which responding veterans paid a median amount of $674 per month. Lake Traverse responding homeowners paid an average of 95.8% of their household's mortgage payment, though this rate decreased as the number of household members increased. As a proportion of their income, Lake Traverse responding homeowners with mortgages spent 26.7% of their annual individual income on monthly mortgage payments on average.

Renters. Lake Traverse responding renters tended to be similarly aged to their non-renting counterparts, participated in the workforce and were unemployed at similar rates, and had incomes that were similar to all Lake Traverse respondents. 24% of Lake Traverse respondents rented a house or unit alone or with others; renters had a median age of 53.5 years compared to 52 years for respondents overall. Lake Traverse renters were retired at lower rates than Lake Traverse homeowners and unemployed at much higher rates; 58.3% of Lake Traverse renters were employed in permanent full-time positions, 33.3% were retired, and 8.3% were unemployed. Their median personal income ($20,250) and median household income ($20,500) were considerably lower than the medians for all responding renters in the study ($31,000 and $40,000, respectively). Lake Traverse renters paid a median total monthly rental payment of $538 ($693.18 average), of which veterans paid a median amount of $400 ($583.75 average); this reflects that Lake Traverse respondents paid an average of 74.9% of their household's rental payment, though this rate decreased as the number of household members increased. As a proportion of their income, Lake Traverse responding renters spent 37.1% of their annual individual income on monthly rental payments on average.

Veterans Living Doubled Up or Unhoused. The rate at which Lake Traverse respondents lived doubled up or unhoused (10% in total) had not meaningfully changed since 2019 (10.8%) but was lower than respondents in this study overall (16.4%). The 8.0% of respondents that reported living with friends or a family member accredited their living situation equally to a lack of available housing, not having enough money to pay for rent or mortgage, and other factors such physical health issues (see Table 2).

Table 2: Reasons Responding Veterans Were Living Doubled Up	Lake Traverse	Statewide
Lost job/ No employment	33.3%	22.0%
Not enough available housing	33.3%	75.6%
Physical health problems	33.3%	14.6%

Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Lake Traverse respondents expressed the most interest in single-family homes (56.5%) and low-income rental housing (43.5%); equal proportions Lake Traverse respondents said they wanted homes for purchase in their communities (30.4%) and

studios or small apartments (30.4%). A smaller percentage of veterans said they want to see more innovative housing options such as tiny homes (19.6%), multigenerational homes (23.9%), and mobile homes (13%). Additionally, Lake Traverse responding veterans expressed desire for particular kinds of supportive housing such as assisted/independent living for seniors (17.4%), group housing (26.1%), permanent supportive housing (15.2%) and/or transitional housing (10.9%).

Interest in Home Renovation. 54.8% of Lake Traverse respondents who owned their homes said their homes needed renovations and another 9.7% said their home needed total replacement. Of responding veterans who lived in homes that needed renovation or replacement, more than double were interested in renovating their current home (55.0%) as were interested in purchasing a new home (25.0%). Those that were interested in renovating their homes lived in single family detached homes (traditional stick-built construction, 92.3% of homeowners interested in renovation) and mobile homes or trailers (7.7%), and 53.8% had never obtained a home loan before.

Interest in Homeownership. 11 Lake Traverse respondents (23.4%) were interested in purchasing a home. 36.4% of those interested in purchasing a home were looking to buy now, 18.2% in 1-2 years, and 36.4% in 2-5 years. The overwhelming majority of those interested in purchasing a home wanted to purchase single family homes, either stick built or modular homes (63.6% and 18.2%, respectively) (see Table 3). 45.5% of prospective Lake Traverse responding prospective homebuyers were current renters (four-fifths of whom had ever obtained a home loan before) and 9.1 were living doubled up. 72.7% said they would live with up to 4 people, including 54.5% who would live alone or with one other person.

Table 3: Types of Housing Lake Traverse Veterans Wanted to Purchase	Number	Percentage
Single family home (traditional stick-built construction)	7	63.6%
Single family home (modular construction)	2	18.2%
Duplex/townhome	1	9.1%
Mobile home	1	9.1%
Total	**11**	**100%**

Barriers to Homeownership. Lake Traverse respondents primarily cited housing unaffordability and land unavailability as their top barriers to homeownership. 54.5% claimed they could not save enough money to afford a down payment and other closing costs, and 27.3% struggled to get land in a place they wanted to build a home. 18.2% had a low credit score (compared to 45.1% of respondents overall who cited low credit as a barrier), and 18.2% reported that there were no homes available. These three barriers were also the top barriers identified in the 2019 study, though each were identified as barriers at lower rates in this study.

Other barriers reported by Lake Traverse respondents in this study centered around homesite preparation; 18.2% said there was no infrastructure on their land. Access to existing resources also blocked the path to homeownership; 18.2% of Lake Traverse respondents interested in homeownership said they could not find available builders or contractors and 9.1% could not access a bank or lender. These same veterans and others also reported limited levels of homebuyer education; 18.2% of veterans said they did not know enough about how to purchase a home which is an inherent barrier for getting started even if they were otherwise prepared.

Personal Finances and VA Home Loan Utilization. Most Lake Traverse respondents utilized basic financial tools like a checking and savings account; 89.5% of respondents confirmed they had a checking account (compared to approximately 88% in 2019), which is lower than the rate for overall respondents (96.8%). 82.6% of Lake Traverse respondents said they had a savings account.

Lake Traverse respondents reported obtaining home loans at a higher rate than respondents overall and shared about their unfamiliarity with the program and low levels of confidence about their qualifications. 50% of Lake Traverse respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. Of those who had obtained a home loan, nearly half (41.7%) obtained their loan within the past 5 years. An even smaller percentage of Lake Traverse respondents (27.1%) had utilized the VA home loan benefit in particular compared to 16.2% of respondents overall who had not obtained a VA home loan. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

Figure 2: How Well Respondents Understood VA Services

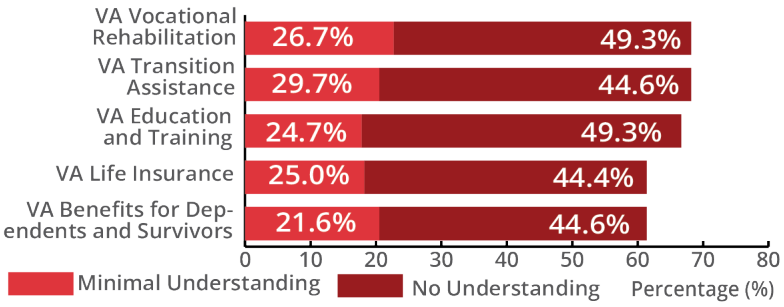
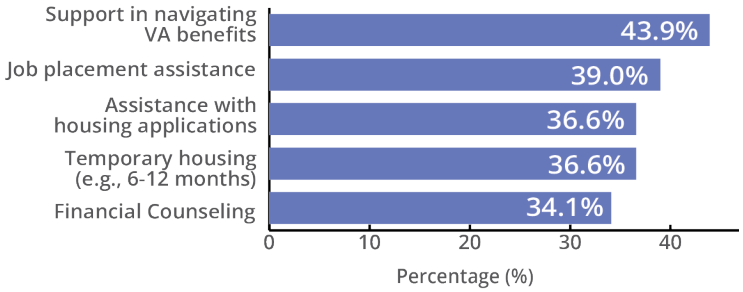


Figure 3: Desired Support Upon Return from Military Service



VA Benefits and Desired Supports. Despite the fact that many Lake Traverse respondents would appear to qualify for several available programs, there were gaps in how well responding veterans understood the use of these benefits. In addition to limited understanding about the NADL program, respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example.

Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including navigating VA benefits and accessing educational opportunities, temporary housing, and job placement assistance. Other veterans also expressed that they would like support with their physical and mental health (including substance abuse counseling), with transportation services, and for there to be more (or a return to conducting) traditional ceremonies for returning veterans (see Figure 3).

Actions to Consider

The following is a discussion of various actions the Sisseton Wahpeton Oyate, Sisseton Wahpeton Housing Authority, and Sisseton-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Sisseton Native veterans. The actions discussed in this section, which are informed by data specific to

SWO responding veterans but that mirror results for the statewide study, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 56.2% of Lake Traverse respondents reported that they had never used or obtained a VA home loan benefit due to being unaware of the program (30.8%) and uncertainty about their eligibility status (19.2%). 33.3% of Lake Traverse respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.
- Utilize data showing that Lake Traverse responding veterans tended to have lower credit scores, and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - Lake Traverse respondents reported that low credit scores (18.2%) and lacking credit at all (18.2%) were barriers to homeownership.
- Explore array of home loan products that CDFIs can tailor to the needs and circumstances of Native veterans.

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
    - 39% of Lake Traverse respondents expressed interest in receiving job placement assistance upon their return from military service.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home.
    - 18.2% of Pine Ridge respondents claimed that a lack of knowledge about the process of buying a home was a barrier to homeownership. 36.6% of respondents expressed interest in receiving support with housing applications upon their return from military service.
- Housing authorities could serve as contractors for housing projects to support veterans navigate the housing process.

Crow Creek Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 43 respondents in the overall study lived on the Crow Creek Indian Reservation (CCIR), and 40 were members of the Crow Creek Sioux Tribe (CCST) (living both on the Crow Creek Reservation and elsewhere throughout South Dakota). This report focuses on the data collected from 47 completed surveys making up the Standing Rock Survey Group (herein referred to as 'Crow Creek respondents'), comprised of Native veterans that resided on the CCIR (43), as well as those affiliated with the CCST but not living on any of the nine reservations in South Dakota or in Rapid City (4).

Results

Primary Demographics and Military Service. Crow Creek respondents tended to be older and more often female than Native veterans statewide in this study. Respondents ranged from 22 to 85 years old, with the median age being 59. 19.1% of Crow Creek respondents were female, making up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[16] 82.6% were enrolled members of the Crow Creek Sioux Tribe and over half (51.1%) were single and had never been married or were separated, divorced, or widowed. A larger proportion of the responding population (34%) served in the military during the Vietnam War era compared to the statewide data which corresponds with the relatively older median age of survey respondents in the Crow Creek survey group.

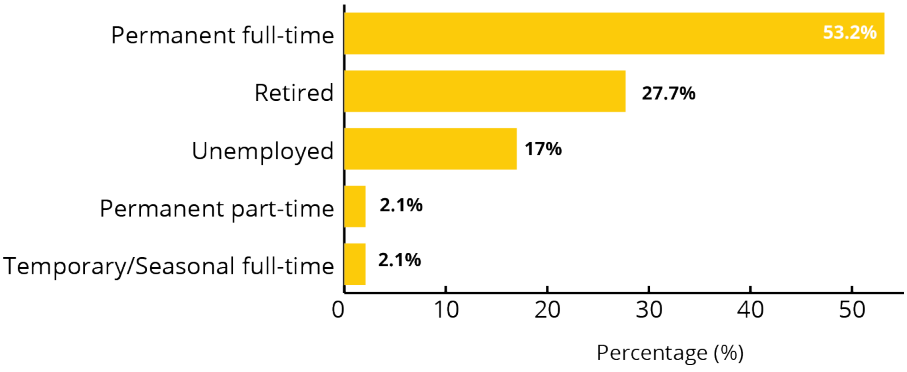
Table 1: Period of Active Duty in the U.S Armed Forces	Number	Percentage
September 2001 or later	13	27.7%
August 1990 to August 2001 (includes Persian Gulf War)	13	27.7%
May 1975 to July 1990	5	10.6%
August 1964 to April 1975 (Vietnam Era)	16	34.0%
February 1955 to July 1964	1	2.1%
July 1950 to January 1955 (Korean War)	2	4.3%

Education and Employment. Crow Creek Native veterans in this study had slightly higher levels of educational attainment compared to respondents overall. 38.3% of Crow Creek respondents did not have any education beyond high school compared to 27.3% of respondents statewide. Additionally, 21.3% of Crow Creek respondents had attained a bachelor's degree or higher, and the rate was slightly higher than respondents to this study overall (20.4%). The proportion of Crow Creek respondents who had attained a bachelor's degree or higher was nearly twice as small as the 33% of veterans in South Dakota who had attained their bachelor's or higher.[17]

Crow Creek respondents reported higher levels of permanent full-time employment, retirement, and unemployment relative to the statewide data. 53.2% of Crow Creek respondents were employed

16 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans
17 https://data.census.gov/table?q=South+Dakota&t=Veterans&y=2023

Figure 1: Employment Status



permanently full-time compared to 51.9% of respondents overall. Of those that were employed, one third of Crow Creek respondents had been with their current employer for more than five years, and 29.6% had been at their job for less than one year. Of the Crow Creek respondents who were unemployed, only one fourth had looked for work in the previous month, primarily citing physical health issues and VA disability rating as reasons they had not looked for work.

Income. Crow Creek respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported utilizing and understanding VA disability benefits. Crow Creek respondents mainly received income from wages and salaries (73.3%), VA service-connected disability compensation payments (34.1%), and Social Security or Railroad Retirement (40%). A smaller proportion of Crow Creek respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%), and Crow Creek respondents had slightly lower levels of understanding about the program; 60.5% said they had no understanding or minimal understanding compared to 57.8% of respondents overall.

Crow Creek respondents had a median annual individual income of $22,761 which was lower than veterans in the study overall ($30,000) and lower than the median for veterans in South Dakota ($55,145). The median annual household income for responding Crow Creek veterans of $32,000 was also lower than the rate for respondents overall. Crow Creek responding veterans supported 79.9% of their household's total income on average, reflecting their role as primary income earners within their households.

Current Housing Conditions. Crow Creek respondents lived in households ranging from 1 to 10 members, and the median household size was 4 members. Among the most common housing unit types, 50% of Crow Creek respondents lived in stick-built single-family homes detached from other structures and 13% lived in single-family homes attached to other homes (e.g., duplex, triplex). 17.4% lived in a mobile home or trailer, 6.5% in a modular home, 8.7% in apartment, and 4.4% in a FEMA trailer or other structures.

> **"Veterans shelter home and work program and group housing.**
>
> *— one Crow Creek respondent on what they feel veterans in their community need*

The homeownership rate for Crow Creek respondents (30.4%) was lower than the rate for respondents overall (42.6%). Of Crow Creek responding homeowners, 4.3% owned their home or unit with an outstanding mortgage balance and 26.1% of respondents owned their home free and clear. 47.8% of Crow Creek respondents rented a house or unit which was a notably higher proportion than respondents statewide (38.5%). 15.2% respondents reported living with friends or a family member and accredited

their living situation to a lack of available housing and other factors such as poor credit and not having enough money to pay for rent or mortgage.

Table 2: Current Living Arrangement	Number	Percentage
Rent a house/unit alone or with others	22	47.8%
Own a house/unit with no mortgage balance (own free and clear)	12	26.1%
Live in the home of family or friends on a temporary or permanent basis	7	15.2%
Live in a shelter facility, motel, outdoors or in a vehicle	2	4.3%
Own a house/unit with a current mortgage balance	2	4.3%
Other	1	2.2%

Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Crow Creek respondents expressed the most interest in single-family homes (73.9%), homes for purchase in their communities (58.7%), and 54.3% said they wanted low-income rental housing. A smaller percentage of veterans said they wanted to see more innovative housing options such as tiny homes (37%), studio or small apartments (23.9%), and multigenerational homes (19.6%). Other Crow Creek responding veterans expressed a desire for particular kinds of supportive housing such as assisted/independent living for seniors (23.9%), group housing (28.3%), permanent supportive housing (17.4%) and/or transitional housing (21.7%).

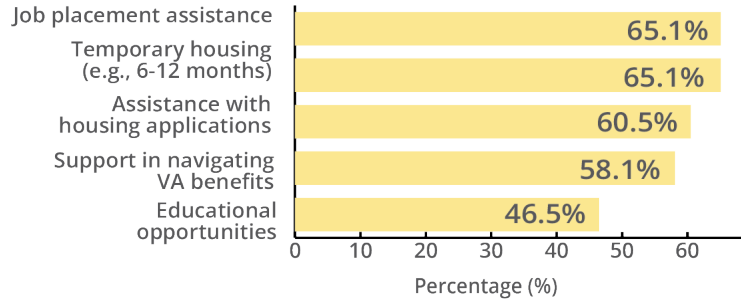
Interest in Homeownership. 28 Crow Creek respondents (62.2%) were interested in purchasing a home. 33.3% of those interested in buying a home were looking to buy now and 29.6% in 1-2 years. Crow Creek respondents primarily cited that low credit scores (46.2%) and the inability to save enough money for a downpayment and other closing costs (69.2%) were their top barriers to homeownership.

Table 3: Top Types of Housing Crow Creek Veterans Want to Purchase	Number	Percentage
Single family home (traditional stick-built construction)	19	70.4%
Single family home (modular construction)	4	14.8%
Mobile home	3	11.1%
Duplex/townhome	1	3.7%
Total	**27**	**100%**

Personal Finances and VA Home Loan Utilization. Most Crow Creek respondents were utilizing basic financial tools, though 100% of respondents confirmed they had a checking account and only 56.1% said they had a savings account.

Crow Creek respondents reported obtaining home loans at a lower rate than respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 17% of Crow Creek respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. An even greater percentage of Crow Creek respondents (95.3%) had not utilized the VA home loan benefit in particular compared to 84.8% of respondents overall who had not obtained a VA home loan. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

Figure 2: Desired Support Upon Return from Military Service



> **There needs to be more active veteran organizations. They aren't alot on reservations and if there are, they don't meet on regular basis or we don't know about it.**
>
> *— one Crow Creek respondent on what they feel veterans in their community need*

VA Benefits and Desired Supports. In addition to limited understanding about the NADL program, Crow Creek respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example. Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including temporary housing, navigating VA benefits and accessing job placement assistance (see Figure 2).

Actions to Consider

The following is a discussion of various actions the Crow Creek Sioux Tribe, Crow Creek Housing Authority, and Crow Creek-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Crow Creek Native veterans. The actions discussed in this section, which are informed by data specific to Crow Creek responding veterans but that mirror results for the statewide study, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 93.6% of Crow Creek respondents reported that they had never used or obtained a VA home loan benefit due to being unaware of the program (38.1%) and uncertainty about their eligibility status (33.3%). 48.6% of respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.

- Utilize data showing that Crow Creek veterans tended to have lower credit scores and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
  - Crow Creek respondents reported that a low credit score (46.2%) and having no credit at all (15.4%) were barriers to homeownership.

> **"There needs to be more active veteran organizations. They aren't alot on reservations and if there are, they don't meet on regular basis or we don't know about it.**
>
> *— one Crow Creek respondent on what they feel veterans in their community need*

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
  - 65.1% of Crow Creek respondents expressed interest in receiving job placement assistance upon their return from military service.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home.
  - 19.2% of Crow Creek respondents claimed that a lack of knowledge about the process of buying a home was a barrier to homeownership.
- Housing authorities could serve as contractors for housing projects to support veterans navigate the housing process.
  - 3.8% of respondents stated that a lack of available contractors or builders was a barrier to homeownership.

Rosebud Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 42 respondents in the overall study lived on the Rosebud Indian Reservation (RIR), and 48 were members of the Rosebud Sioux Tribe (RST) (living both on the RIR and elsewhere throughout South Dakota). This section focuses on the data collected from 45 completed surveys making up the Rosebud Survey Group (herein referred to as 'Rosebud respondents'), comprised of Native veterans that resided on the CRIR (42), as well as those affiliated with the CRST but not living on any of the nine reservations in South Dakota or in Rapid City (3).

Results

Primary Demographics and Military Service. Rosebud respondents were similarly aged to and more often female than Native veterans statewide in this study. Respondents ranged from 25 to 77 years old, with the median age being 55. 31.8% of Rosebud respondents were female, making up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[18] 88.6% were enrolled in the RST and over half (55.6%) were single and had never been married or were separated, divorced, or widowed. Nearly equal proportions of the responding population served in the military recently compared to the statewide data, and no respondents had served prior to 1964 (before the Vietnam Era).

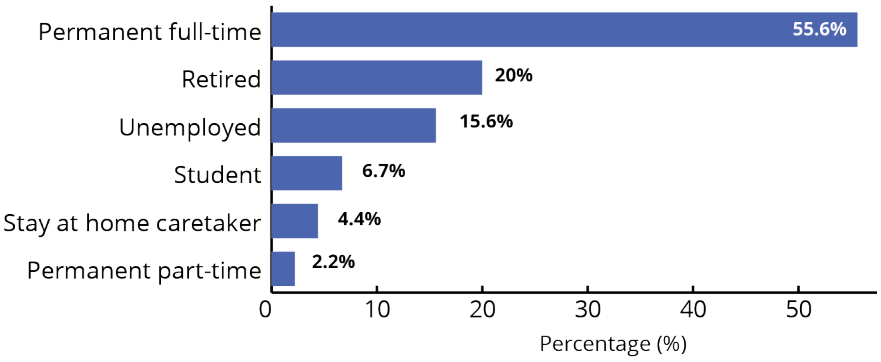
Table 1: Period of Active Duty in the U.S. Armed Forces	Number	Percentage
September 2001 or later	17	37.8%
August 1990 to August 2001 (includes Persian Gulf War)	12	26.7%
May 1975 to July 1990	15	33.3%
August 1964 to April 1975 (Vietnam Era)	7	15.6%

Education and Employment. Rosebud Native veterans in this study had slightly lower levels of educational attainment compared to respondents overall. 28.8% of Rosebud respondents did not have any education beyond high school compared to 27.3% of respondents overall. 15.5% of Rosebud respondents attained a bachelor's degree or higher; the rate was slightly lower than respondents to this study overall (20.4%). The rate at which Rosebud respondents attained a bachelor's degree or higher was twice as low as the 33% of veterans in South Dakota who had attained their bachelor's or higher.[19]

Rosebud respondents reported higher levels of permanent full-time employment and lower levels of retirement and unemployment at a much higher rate relative to the statewide data. 56.6% of Rosebud respondents were permanently employed full-time compared to 51.9% of respondents overall. Of those that were employed, half of Rosebud respondents had been with their current employer for more than five years, and 23.1% had been at their job for less than one year. Of the Rosebud respondents who were unemployed, only 42.9% had looked for work in the previous month, primarily due to physical health issues and VA disability rating.

18 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans
19 https://data.census.gov/table?q=South+Dakota&t=Veterans&y=2023

Figure 1: Employment Status



Income. Rosebud respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported utilizing and understanding VA disability benefits. Rosebud respondents mainly received income from wages and salaries from jobs (77.8%), VA service-connected disability compensation payments (45.7%), and Social Security or Railroad Retirement (22.9%). A smaller proportion of Rosebud respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%), and Rosebud respondents had lower levels of understanding about the program; 72.1% said they had no understanding or minimal understanding compared to 57.8% of respondents overall.

Rosebud respondents had a median annual individual income of $45,000 which was much higher than the median for respondents in the study overall ($30,000), but lower than the median for veterans in South Dakota ($55,145). The median annual household income for Rosebud respondents of $48,000 was higher than the rate for respondents overall. Rosebud responding veterans supported 78% of their household's total income on average, reflecting their integral role as primary earners in their households.

Current Housing Conditions. Rosebud respondents lived in households ranging from 1 to 13 members, and the median household size was 3 members. Among the most common housing unit types, six of ten Rosebud respondents (60%) lived in stick-built single-family homes detached from other structures and 8.9% lived in single-family homes attached to other homes (e.g., duplex, triplex, etc.). 13.3% lived in a mobile home or trailer, 8.9% in a modular home, and very few lived in apartments or other structures.

Table 2: Current Living Arrangement	Rosebud	Statewide
Rent a house/unit alone or with others	51.1%	38.5%
Own a house/unit with a current mortgage balance	17.8%	16.9%
Own a house/unit with no mortgage balance (own free and clear)	15.6%	25.7%
Live in the home of family or friends on a temporary or permanent basis	13.3%	12.7%
Other	2.2%	2.5%

The homeownership rate for Rosebud respondents (33.4%) was lower than the rate for respondents overall (42.6%). Of Rosebud responding homeowners, 53.3% owned their home or unit with an outstanding mortgage balance and 46.7% of respondents owned their home free and clear. 51.1% of Rosebud respondents rented a house or unit alone or with others which was notably higher than the 38.5% of respondents statewide. They had a median age of 55 years and were employed in permanent full-time positions at higher rates, retired at lower rates, and unemployed at similar rates compared to Rosebud respondents overall; 65.2% of Rosebud renters were employed in permanent full-time positions, 8.7% were retired, and 17.4% were unemployed. 13.3% respondents reported living with friends or a family member and accredited their living situation to a lack of available housing and other factors such

as poor credit and not having enough money to pay for rent or mortgage.

Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Rosebud respondents expressed the most interest in low-income rental housing (77.8%) and single-family homes (62.2%), and 55.6% said they want homes for purchase in their communities. A smaller percentage of veterans said they want to see more innovative housing options such as tiny homes (46.7%), studio or small apartments (46.7%), and multigenerational homes (33.3%). Other Rosebud responding veterans expressed desire for particular kinds of supportive housing such as assisted/independent living for seniors (37.8%), group housing (31.1%), permanent supportive housing (37.8%) and/or transitional housing (28.9%).

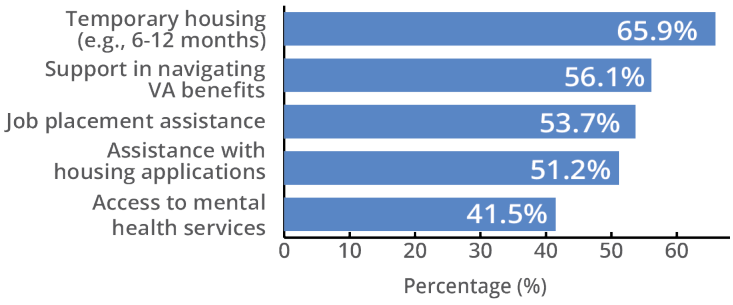
Interest in Homeownership. 26 Rosebud respondents (57.8%) were interested in purchasing a home. 65.4% of those interested in buying a home were looking to buy now and 30.8% in 1-2 years. 70.8% of responding prospective Rosebud homebuyers said they would live with up to 4 people, including 32.5% who would live alone or with one other person. Rosebud respondents primarily cited that low credit scores (50%) and the inability to save enough money for a downpayment and other closing costs (56.2%) were their top barriers to homeownership.

Table 3: Top Types of Housing Rosebud Veterans Want to Purchase	Number	Percentage
Single family home (traditional stick-built construction)	14	53.8%
Single family home (modular construction)	6	23.1%
Mobile home	4	15.4%
Total	**24**	**100%**

Personal Finances and VA Home Loan Utilization. Most Rosebud respondents were utilizing basic financial tools like a checking and savings account; 97.7% of respondents confirmed they had a checking account and 75.1% said they had a savings account.

Rosebud respondents reported obtaining home loans at a lower rate than respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 15.9% of Rosebud respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. An even smaller percentage of Rosebud respondents (95.3%) had utilized the VA home loan benefit in particular compared to 84.8% of respondents overall who had not obtained a VA home loan. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

Figure 2: Desired Support Upon Return from Military Service



VA Benefits and Desired Supports. In addition to limited understanding about the NADL program, Rosebud respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example. Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including temporary housing, navigating VA benefits and accessing job placement assistance (see Figure 2).

Actions to Consider

The following is a discussion of various actions the Rosebud Siouc Tribe, Sicangu Wicoti Awayankapi Corporation(SWA), and Rosebud-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Rosebud Native veterans. The actions discussed in this section, which are informed by data specific to Rosebud responding veterans but that mirror results for the statewide study, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 95.3% of Rosebud respondents reported that they had never used or obtained a VA home loan benefit due to being unaware of the program (38.5%) and uncertainty about their eligibility status (23.1%). 38.6% of respondents reported they did not understand the VA Home Loan program at all.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - Rosebud respondents reported a low credit score (50%) and having no credit at all (19.2) were barriers to homeownership.

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
    - 53.7% of Rosebud respondents expressed interest in receiving job placement assistance their return from military service.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home.
    - 38.5% of Rosebud respondents claimed that a lack of knowledge about the process of buying a home was a barrier to homeownership.
- Housing authorities could serve as contractors for housing projects to support veterans navigate the housing process.

Rapid City, SD

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this report. This report focuses on the data collected from 31 respondents in the overall study who lived in Rapid City (herein referred to as 'Rapid City respondents'), who were members of various South Dakota and non-South Dakota tribes.

Results

Primary Demographics and Military Service. Rapid City respondents tended to be younger and more often female than Native veterans statewide in this study. Rapid City respondents ranged from 19 to 75 years old, with the median age being 49.5. 30% of Rapid City respondents were female, making up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[20] Rapid City respondents were enrolled members of six different tribes, with the majority enrolled in the Oglala Sioux Tribe (55.2%). 39.3% were single and had never been married or were separated, divorced, or widowed. A greater proportion of Rapid City responding veterans served in the military since 2001 (53.3%) compared to the statewide data (37.5%), and no respondents had served prior to 1964 (before the Vietnam Era).

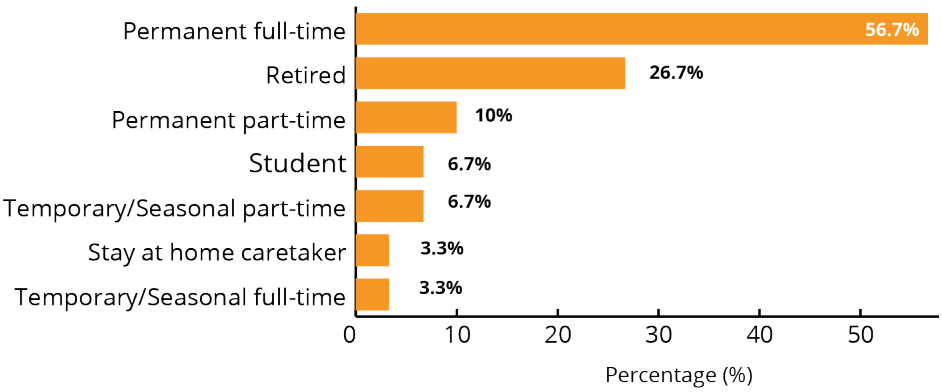
Table 1: Period of Active Duty in the U.S. Armed Forces	Number	Percentage
September 2001 or later	16	53.3%
August 1990 to August 2001 (includes Persian Gulf War)	7	23.3%
May 1975 to July 1990	9	30.0%
August 1964 to April 1975 (Vietnam Era)	4	13.3%

Education and Employment. Rapid City respondents in this study had slightly lower levels of educational attainment compared to respondents overall. 10% of Rapid City respondents did not have any education beyond high school compared to 27.3% of respondents overall. 13.3% of Rapid City respondents attained a bachelor's degree or higher; the rate was lower than the rate for respondents to this study overall (20.4%) the rate for veterans at large in South Dakota (33%).[21]

80% of Rapid City respondents participated in the workforce which was similar to the rate for veterans in this study statewide (79.3%). 56.7% of Rapid City respondents overall were permanently employed full-time. Of Rapid City respondents that were employed, nearly half had been with their current employer for more than five years (45%), and 15% had been at their job for less than one year. There were no Rapid City veterans who reported that they were unemployed on this survey.

20 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans
21 https://data.census.gov/table?q=South+Dakota&t=Veterans&y=2023

Figure 1: Employment Status



Income. Rapid City respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported utilizing and understanding VA disability benefits. Rapid City respondents mainly received income from wages and salaries (91.3%), VA service-connected disability compensation payments (72.4%), and self-employment income (46.7%). A larger proportion of Rapid City respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%), and Rapid City respondents had higher levels of understanding about the program; 63.3% said they had a good or very good understanding (indicated by ratings of "4" or "3" on a scale of 1 to 4) compared to only 42.2% of respondents overall.

Rapid City respondents had a median annual individual income of $28,000 which was lower than the median income for Native veterans in the study overall ($30,000) and veterans in South Dakota at large ($55,145). The Rapid City veteran median annual household income of $50,000 was higher than the median for respondents overall ($40,000). Rapid City responding veterans supported nearly three-quarters (73.8%) of their household's total income on average.

Current Housing Conditions. Rapid City respondents lived in households ranging from 1 to 12 members, and the median household size was 4 members. Among the most common housing unit types, 41.4% of Rapid City respondents lived in stick-built single-family homes detached from other structures and 10.3% lived in single-family homes attached to other homes (e.g., duplex, triplex, etc.). 27.6% lived in an apartment, 10.3% lived in a modular home, 3.4% lived in FEMA trailers or other structures.

The homeownership rate for Rapid City respondents (36.7%) was lower than the rate for respondents overall (42.6%). Of Rapid City responding homeowners, 30% owned their home or unit with an outstanding mortgage balance and 6.7% of respondents owned their home free and clear. Half (50%) of Rapid City respondents rented their units which was a notably higher percentage than the 38.5% of respondents statewide. 13.3% respondents reported living with friends or a family member; those living doubled up primarily accredited their living situations to a lack of available housing, having poor credit, and not having enough money to pay for their own rent or mortgage.

Table 2: Current Living Arrangement	Rapid City	Statewide
Rent a house/unit alone or with others	50.0%	38.5%
Own a house/unit with a current mortgage balance	30.0%	16.9%
Live in the home of family or friends on a temporary or permanent basis	13.3%	12.7%
Own a house/unit with no mortgage balance (own free and clear)	6.7%	25.7%

Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Rapid City respondents expressed the most interest in low-income rental housing (73.8%) and single-family homes (73.3%), and 60% said they want homes for purchase in their communities. A smaller percentage of veterans said they want to see more innovative housing options such as tiny homes (53.3%), studio or small apartments (40%), and multigenerational homes (40%). Other Rapid City responding veterans expressed their desire for particular kinds of supportive housing such as assisted/independent living for seniors (53.3%), group housing (50%), permanent supportive housing (30%) and/or transitional housing (43.3%).

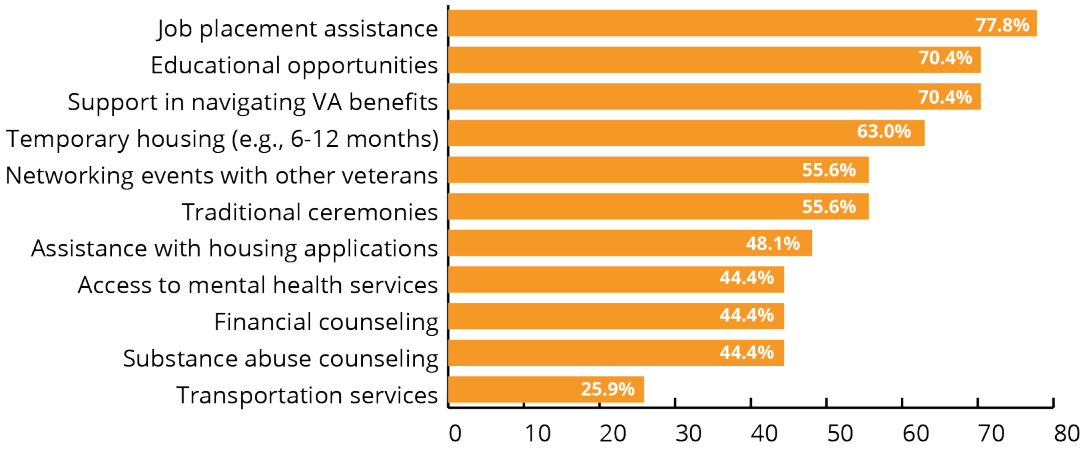
Interest in Homeownership. 12 Rapid City respondents (40%) were interested in purchasing a home. 25% of those interested in buying a home were looking to buy now and 41.7% in 1-2 years. Rapid City respondents primarily cited the inability to save enough money for a downpayment and other closing costs (70%), as well as being unable to secure land in a preferred location, as their top barriers to homeownership.

Personal Finances and VA Home Loan Utilization. Most Rapid City respondents were utilizing basic financial tools like a checking and savings account; All of respondents confirmed they had a checking account and 88.5% said they had a savings account.

Rapid City respondents reported obtaining home loans at a similar rate to respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 20.7% of Rapid City respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. 20% of Rapid City respondents had utilized the VA home loan benefit in particular compared to 15.2% of respondents overall; Rapid City responding veterans primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

VA Benefits and Desired Supports. In addition to limited understanding about the NADL program, Rapid City respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example. Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including temporary housing, navigating VA benefits and accessing job placement assistance (see Figure 2).

Figure 2: Most Desired Support Upon Return from Military Service



Actions to Consider

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 80% of Rapid City respondents reported that they had never used or obtained a VA home loan benefit due to being unaware of the program (45.8%) and uncertainty about their eligibility status (25%). 33.3% of respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.
- Utilize data showing that Rapid City veterans tended to have lower credit scores and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - Rapid City respondents reported that a low credit score (30%) and having no credit at all (20%) were barriers to homeownership.

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
    - 77.8% of Rapid City respondents expressed interest in receiving job placement assistance upon their return from military service.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home.
    - 30% of Rapid City respondents claimed that a lack of knowledge about the process of buying a home was a barrier to homeownership.

Standing Rock Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 21 respondents in the overall study lived on the Standing Rock Indian Reservation (SRIR), and 24 were members of the Standing Rock Sioux Tribe (SRST) (living both on the SRIR and elsewhere throughout South Dakota). This report focuses on the data collected from 22 completed surveys making up the Standing Rock Survey Group (herein referred to as 'Standing Rock respondents'), comprised of Native veterans that resided on the SRIR (21), as well as those affiliated with the SRST but not living on any of the nine reservations in South Dakota or in Rapid City (1).

Results

Primary Demographics and Military Service. Standing Rock respondents were similarly aged to and more often female than Native veterans statewide in this study. Respondents ranged from 25 to 74 years old, with the median age being 55.5. 18.2% of Standing Rock respondents were female, making up a slightly higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[22] 86.4% were enrolled in the SRST and nearly three fourths (72.6%) were single and had never been married or were separated, divorced, or widowed. Nearly equal proportions of the responding population served in the military recently compared to the statewide data, and no respondents had served prior to 1964 (before the Vietnam Era).

Table 1: Period of Active Duty in the U.S. Armed Forces	Number	Percentage
September 2001 or later	9	40.9%
August 1990 to August 2001 (includes Persian Gulf War)	5	22.7%
May 1975 to July 1990	5	22.7%
August 1964 to April 1975 (Vietnam Era)	5	22.7%

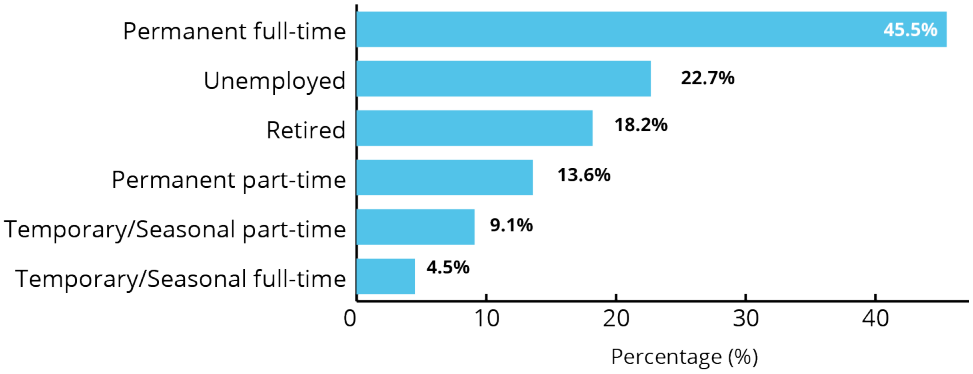
Education and Employment. Standing Rock Native veterans in this study had attained lower levels of higher education compared to respondents overall. 31.8% of Standing Rock respondents did not have any education beyond high school which was similar to 27.3% of respondents overall. 9% of Standing Rock respondents, however, had attained a bachelor's degree or higher, a rate significantly lower than respondents to this study overall (20.4%). The rate at which Standing Rock respondents attained a bachelor's degree or higher was approximately three-and-a-half times as low as the 33% of veterans in South Dakota who had attained their bachelor's or higher.[23]

Standing Rock respondents reported lower levels of permanent full-time employment and retirement, and higher levels of unemployment, relative to the statewide data. 45.5% of Standing Rock respondents were permanently employed full-time compared to 51.9% of respondents overall. Of those that were employed, 26.7% of Standing Rock respondents had been with their current employer for more than five years, and 40% had been at their job for less than one year. Of the Standing Rock respondents who

22 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans
23 https://data.census.gov/table?q=South+Dakota&t=Veterans&y=2023

were unemployed, only 20 % had looked for work in the previous month, primarily due to physical health issues and VA disability rating.

Figure 1: Employment Status



Income. Standing Rock respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported utilizing and understanding VA disability benefits. Standing Rock respondents mainly received income from wages and salaries (75%), VA service-connected disability compensation payments (61.5%), and Social Security or Railroad Retirement (50%). A slightly greater proportion of Standing Rock respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%) and had higher levels of understanding about the program; 45% said they had no understanding or minimal understanding compared to 57.8% of respondents overall.

Standing respondents had a median annual individual income of $19,000 which was lower than respondents in the study overall ($30,000) and the median for veterans in South Dakota at large ($55,145). The median annual household income of $24,000 was also lower than the median for respondents overall ($40,000). Standing Rock responding veterans supported 83.6% of their household's total income on average, reflecting that Standing Rock veterans were primary earners in their households.

Current Housing Conditions. Standing Rock respondents lived in households ranging from 1 to 14 members, and the median household size was 3 members. Among the most common housing unit types, 68.2% of Standing Rock respondents lived in stick-built single-family homes detached from other structures, and 18.2% lived in an apartment. 14.6% in total lived in single-family attached homes (e.g., duplex, triplex) or other structures.

The homeownership rate for Standing Rock respondents (40.9%) was slightly lower than the rate for respondents overall (42.6%). Of Standing Rock responding homeowners, 9.1% owned their home or unit with an outstanding mortgage balance and 31.8% of respondents owned their home free and clear. 40.9% of Standing Rock respondents rented their units, which was slightly higher than the 38.5% of respondents statewide. 6% of Standing Rock respondents reported living with friends or a family member, of which they accredited their living situation to a lack of available housing and other factors such as poor credit and not having enough money to pay for rent or mortgage.

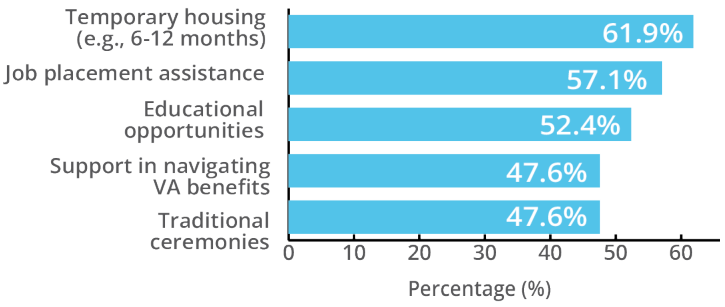
Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Standing Rock respondents expressed the most interest in single-family homes (59.1%) which was a similar trend to respondents in the study overall. Despite being similarly aged to veterans from the overall study, a much larger proportion of Standing Rock veterans reported interest in supportive housing options such as assisted/independent living for seniors (59.1%) and group housing (54.5%) compared to respondents overall (of which 34.8%

and 33.3% were interested, respectively). Standing Rock veterans also said they wanted to see housing options such as tiny homes (50%), homes for purchase in their communities (45.5%), low-income rental housing (45.5%), and permanent supportive housing (36.4%). A smaller percentage of Standing Rock Veterans expressed interest in more innovative housing types such as studios or small apartments (36.4%) and multigenerational homes (18.2%).

Interest in Homeownership. 8 Standing Rock respondents (38.1%) were interested in purchasing a home. Equal proportions of those interested in buying a home were looking to buy now (37.5%) as were interested in buying in 1-2 years (37.5%). Similar to trends from the overall study, Standing Rock respondents primarily cited that low credit scores (50%) and the inability to save enough money for a downpayment and other closing costs (62.5%) were their top barriers to homeownership.

Personal Finances and VA Home Loan Utilization. Most Standing Rock respondents were utilizing basic financial tools like a checking and savings account; 100% of Standing Rock respondents confirmed they had a checking account and 65% said they had a savings account.

Figure 2: Desired Support Upon Return from Military Service



Standing Rock respondents reported obtaining home loans at a lower rate than respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 18.2% of Standing Rock respondents said they had utilized a home loan (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. An even smaller percentage of Standing Rock respondents (9.5%) had utilized the VA home loan benefit in particular compared to 15.3% of respondents overall who obtained a VA home loan. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

VA Benefits and Desired Supports. In addition to limited understanding about the NADL program, Standing Rock respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example. Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including temporary housing, navigating VA benefits and accessing job placement assistance (see Figure 2).

Actions to Consider

The following is a discussion of various actions the Standing Rock Sioux Tribe, Standing Rock Housing Authority, and Standing Rock-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Standing Rock Native veterans. The actions discussed in this section, which are informed by data specific to Standing Rock responding veterans but that mirror statewide results, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 85.7% of Standing Rock respondents reported that they had never used or obtained a VA home loan benefit, due to being unaware of the program (70.6%) and uncertainty about their eligibility status (5.9%). 47.4% of respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.
- Utilize data showing that Standing Rock veterans tended to have lower credit scores and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - Standing Rock respondents reported that a low credit score (50%) and having no credit at all. (12.5%) were barriers to homeownership.

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
    - 57.1% of Standing Rock respondents expressed interest in receiving job placement assistance after their return from military service.
    - 52.4% of Standing Rock respondents expressed interest in receiving educational opportunities and resources after their return from military service.

New Service Provision.

- Housing authorities could partner with TVSOs to create a new homeowner workshop to teach interested Native veterans how to purchase a home and help connect Standing Rock veterans with the necessary resources.
    - 12.5% of Standing Rock respondents claimed that as lack of knowledge about the process of buying a home was a barrier to homeownership.
    - 37.5% of Standing Rock respondents reported issues accessing a bank or lender was a barrier to homeownership.

Yankton Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'respondents' throughout the rest of this section. 19 respondents in the overall study lived on the Yankton Indian Reservation (YIR), and 22 were members of the Yankton Sioux Tribe (YST) (living both on the YIR and elsewhere throughout South Dakota). This section focuses on the data collected from 20 completed surveys making up the Yankton Survey Group (herein referred to as 'Yankton respondents'), comprised of Native veterans that resided on the YIR (19), as well as those affiliated with the YST but not living on any of the nine reservations in South Dakota or in Rapid City (1).

Results

Primary Demographics and Military Service. Yankton respondents were similarly aged to and more often female than Native veterans statewide in this study. Respondents ranged from 29 to 81 years old, with the median age being 56. 30% of Yankton respondents were female, making up a relatively higher proportion of the respondent population compared to the state's female Native veterans (10.4%) and female veterans overall (9.6%).[24] 95% of Yankton respondents were enrolled in the YST and half (55.6%) were single and had never been married or were separated, divorced, or widowed. Smaller proportions of the responding population served during more recent periods of military activity compared to the statewide data, and no respondents had served prior to February 1955 (before the Vietnam Era).

Table 1: Period of Active Duty in the U.S Armed Forces	Number	Percentage
September 2001 or later	4	20%
August 1990 to August 2001 (Persian Gulf War)	3	15%
May 1975 to July 1990	9	45%
August 1964 to April 1975 (Vietnam Era)	5	25%
February 1955 to July 1964	1	5%

Employment and Income. Yankton respondents reported lower levels of permanent full-time employment relative to the statewide data; 40% of Yankton respondents were permanently employed full-time compared to 51.9% of respondents overall. 15% of Yankton respondents were unemployed.

Yankton respondents' primary income sources were similar to respondents overall, but a notably smaller percentage reported understanding their VA disability benefits. Yankton respondents mainly received income from wages and salaries (81.2%), VA service-connected disability compensation payments (62.5%), and Social Security or Railroad Retirement (50%). A larger proportion of Yankton respondents reported utilizing VA service-connected disability compensation payments relative to respondents statewide (56.1%), despite Yankton respondents reporting lower levels of understanding about the program; 68.4% said they had no understanding or minimal understanding compared to 57.8% of respondents overall.

Yankton respondents had a median annual individual income of $22,000 which was lower than the

24 https://data.census.gov/table/ACSDT1Y2023.B21001C?q=south+dakota&t=Age+and+Sex:Veterans

median income for respondents in the study overall ($30,000) and the median for veterans in South Dakota at large ($55,145). Yankton respondents had a median annual household income of $22,000, as well; the average household income ($53,627), however, was notably higher than the average personal income ($35,114). Nonetheless, Yankton Native veterans in this study were responsible for 84.3% of their household's total annual income on average.

Current Housing Conditions. Yankton respondents lived in households ranging from 1 to 15 members, and the median household size was 3 members. Among the most common housing unit types, three fourths of Rosebud respondents (75%) lived in stick-built single-family homes detached from other structures and 10% lived in single-family homes attached to other homes (e.g., duplex, triplex), among 10% who were unhoused and 5% who lived in an apartment.

The homeownership rate for Yankton respondents (60%) was higher than the rate for respondents overall (42.6%). Of Yankton responding homeowners, 15% owned their home or unit with an outstanding mortgage balance and 45% owned their home free and clear. 20% of Yankton respondents rented their units which was a lower proportion than renters in the study overall (38.5%). Three out of twenty (15%) respondents reported living with friends or a family member and accredited their living situation to unemployment and problems with drugs and alcohol.

Table 2: Current Living Arrangement	Yankton	Statewide
Own a house/unit with no mortgage balance (own free and clear)	45%	25.7%
Rent a house/unit alone or with others	20%	38.5%
Live in the home of family or friends on a temporary or permanent basis	15%	12.7%
Own a house/unit with a current mortgage balance	15%	16.9%
Live in a shelter facility, motel, outdoors or in a vehicle	5%	3.7%

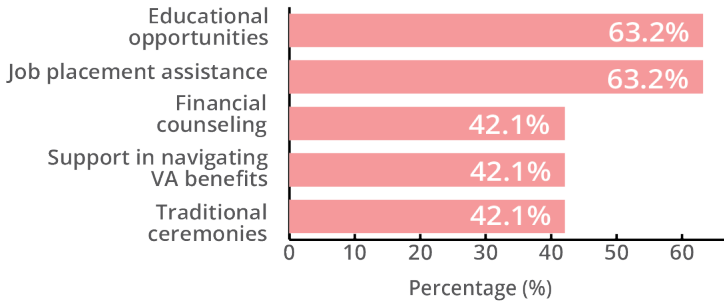
Housing Needs and Preferences. Veterans were asked to choose the types of housing they think is needed to better house veterans in their communities. Overall, Yankton respondents expressed the most interest in tiny homes (60%), single-family homes (60%), and low-income rental housing (55%), and 45% said they wanted homes for purchase in their communities. Other Yankton responding veterans expressed desire for supportive housing options such as assisted/independent living for seniors (40%), permanent supportive housing (30%), and/or transitional housing (35%).

Interest in Homeownership. 6 Yankton respondents (30%) were interested in purchasing a home. Of those interested in buying a home, 2 were looking to buy now (33.3%) and 2 were looking to buy in 1-2 years (33.3%). Yankton respondents primarily cited the unavailability of housing options, along with the inability to save enough money for a down payment and other closing costs as their top barriers to homeownership.

Table 3: Top Types of Housing Yankton Veterans Want to Purchase	Number	Percentage
Single family home (traditional stick-built construction)	5	83.3%
Duplex/townhome	1	16.7%
Total	**6**	**100%**

Personal Finances and VA Home Loan Utilization. Most Yankton respondents were utilizing basic financial tools like a checking and savings account; 94.4% of respondents confirmed they had a checking account and 72% said they had a savings account.

Figure 2: Desired Support Upon Return from Military Service



Yankton respondents reported obtaining home loans at a lower rate than respondents overall, citing unfamiliarity with the program and low levels of confidence about their qualifications. 15.8% of Yankton respondents had utilized a home loan generally (VA or other) compared to 20.4% of respondents in the overall study to purchase a home, refinance a home loan, or make home improvements. Only 5.3% of Yankton respondents had utilized the VA home loan benefit in particular. Respondents primarily cited that unfamiliarity—about the program itself and who qualifies—and dissatisfaction with the length of the program's administration were main reasons they were not using a VA home loan benefit.

VA Benefits and Desired Supports. In addition to limited understanding about the NADL program, Yankton respondents to the survey also expressed that they had varying (low) levels of understanding about VA Transition Assistance, benefits for dependents and survivors, and life insurance among other programs, for example. Responding veterans expressed that they desired particular support in critical areas upon their return from military service, including temporary housing, navigating VA benefits and accessing job placement assistance (see Figure 2).

Actions to Consider

The following is a discussion of various actions the Yankton Sioux Tribe, Yankton Sioux Housing Authority, and Yankton-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Yankton Native veterans. The actions discussed in this section, which are informed by data specific to Yankton responding veterans but that mirror statewide results, are inspired by the actions discussed in the main report.

Increase Awareness and Engagement in Existing Home Loan Programs.

- NADL and the VA Home Loan Guarantee are underutilized programs. Proactively dedicate resources to guide native veterans through accessing, applying for, and navigating eligibility for VA home loan benefits (NADL and the VA Home Loan Guaranty Program).
    - 94.7% of Yankton respondents reported that they had never used or obtained a VA home loan benefit, due to being unaware of the program (44.4%) and uncertainty about their eligibility status (27.8%). 52.6% of respondents reported they did not understand the VA Home Loan program at all.

Utilize Veterans' Income Data to Inform NADL Relending Program Criteria.

- Utilize data showing veterans as income anchors for households to support the adjustment of loan application evaluation criteria for the NADL relending program. Individual loans to veterans

impact reservation residents at large by increasing overall household stability, stimulating local economic activity, and improving multigenerational housing conditions.

- Utilize data showing that Yankton veterans tended to have lower credit scores and adjust loan application evaluation criteria to reduce weight of credit scores and increase weight of income stability.

Further Engage Native CDFIs and Credit Unions in Veterans' Homebuying Efforts.

- Improve veteran's credit scores through issuing credit builder and small business loans.
    - 16.7% of Yankton respondents reported that a low credit score was a barrier to homeownership.

Partnership With and Outreach to Nearby Colleges.

- Engage local colleges in creating veteran-specific recruitment to offer tailored college or educational programs to assist in continued learning. Additionally, provide workshops or short-term courses to teach native veterans relevant skills that can help them in the job application process and ease transition into the traditional workforce.
    - Equal proportions of Yankton respondents expressed interest in receiving job placement assistance (63.2%) and educational opportunities (63.2%) after their return from military service.

Lower Brule Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 6 respondents in the overall study lived on the Lower Brule Indian Reservation (LBIR), and 8 were members of the Lower Brule Sioux Tribe (LBST) (living both on the LBIR and elsewhere throughout South Dakota). This section focuses on the data collected from 9 completed surveys making up the Lower Brule Survey Group (herein referred to as 'Lower Brule respondents'), comprised of Native veterans that resided on the LBIR (6), as well as those affiliated with the LBST but not living on any of the nine reservations in South Dakota or in Rapid City (3).

Results

Respondent Demographics and Military Service. Respondents overall ranged from 19 to 95 years old, with the median age being 56 years, and 25.9% were female veterans. Lower Brule respondents tended to be similar in age to respondents in the overall study (median age of 55 years) and had a similar gender distribution. No Lower Brule respondents served on active duty earlier than 1964 (whereas 2.9% of respondents overall reported serving beforehand).

Employment and Income. Lower Brule respondents tended to be employed at higher rates than respondents overall; 51.9% of veterans in the study overall had permanent full-time jobs and 16.6% said they were unemployed, whereas 77.8% of Lower Brule respondents had permanent full-time jobs and none said they were unemployed. Native veterans in the study overall had a median annual personal income of $30,000, which is notably lower than the median annual personal income for veterans overall in South Dakota ($55,145). Lower Brule respondents in this study had a median annual personal income of $60,000 which was notably higher than respondents overall and slightly higher than the state's median for the veteran population.

Current Housing Conditions. Respondents in the study overall lived in households ranging from 1 to 15 members and the average household size was 3.83 members; household compositions for Lower Brule respondents were similar to statewide trends. The homeownership rate for respondents in the study overall was lower than the rate for the general population in South Dakota; 42.6% of respondents overall owned the home or unit compared to 69.4% of households in South Dakota overall. Based on the survey results from 9 Lower Brule respondents, the homeownership rate for responding Lower Brule veterans (62.5%) was slightly higher in comparison to respondents in the study overall.

Housing Needs and Preferences. 46.1% of Native veterans from the overall study were interested in purchasing a home and 19.2% respondents overall were interested in renovating their home; interest in homeownership and home renovation for Lower Brule respondents was similar.

VA Home Loan Benefit. 84.8% of respondents overall had never used a VA home loan benefit and primarily cited that unfamiliarity—about the program itself and who qualified— as well as dissatisfaction with the length of the program's administration were the main reasons that they were not using a VA home loan benefit. A similar proportion of Lower Brule respondents had never used a VA home loan benefit (87.5%), and the majority cited unfamiliarity about the program as the main reason they had not used a benefit.

Actions to Consider

The following is a discussion of various actions the Lower Brule Sioux Tribe, Lower Brule Housing Authority, and Lower Brule-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Lower Brule Native veterans. The actions discussed in this section, which are informed by data specific to Lower Brule responding veterans but that mirror statewide results, are inspired by the actions discussed in the main report.

- Increasing accessibility and awareness of VA Home Loan Program. Results showed that the NADL and VA Home Loan Guarantee are heavily underutilized programs. To increase awareness of and access to the programs, consider dedicating resources to guide Veterans living on the Lower Brule Reservation through portions of the application process including program eligibility criteria and completion of required paperwork.
- Further engagement with Native CDFIs. Continue to explore partnerships with Native CDFIs and encourage their engagement with Native veterans living on the Lower Brule Reservation.
- Partner with TVSOs to coordinate reentry programs. Using housing authority staff to backstop the existing TVSO and introducing veterans returning from service to VA benefits and tribal services could increase engagement with available benefits. Housing authority staff members in these roles could serve as liaisons to veterans living in housing authority managed housing.

Flandreau Reservation

The Statewide Native Veterans Housing Needs and Homeownership Study collected responses from 418 Native veterans in South Dakota who are currently serving or have served on active duty in the U.S Armed Forces, referred to as 'overall respondents' throughout the rest of this section. 8 respondents in the overall study lived on the Flandreau Indian Reservation (FIR), and 3 were members of the Flandreau Santee Sioux Tribe (FSST) (living both on the FIR and elsewhere throughout South Dakota). This section focuses on the data collected from 8 completed surveys making up the Flandreau Survey Group (herein referred to as 'Flandreau respondents'), comprised of Native veterans that resided on the FIR (8), as well as those affiliated with the FSST but not living on any of the nine reservations in South Dakota or in Rapid City (1).

Results

Primary Demographics and Military Service. Respondents overall ranged from 19 to 95 years old, with the median age being 56 years, and 25.9% were female veterans. Flandreau respondents tended to be slightly older in age than respondents in the study overall (median age of 59.5 years) and had a similar gender distribution. No Flandreau respondents served on active duty earlier than 1964 (whereas 2.9% of respondents overall reported serving beforehand).

Employment and Income. 51.9% of veterans in the study overall had permanent full-time jobs, 24.5% were retired, and 16.6% said they were unemployed. Flandreau respondents had similar employment trends, though just as many held permanent full-time employment as were retired (37.5%). Native veterans in the study overall had a median annual personal income of $30,000, which is notably lower than the median annual personal income for veterans overall in South Dakota ($55,145). Lower Brule respondents in this study had a median annual personal income of $46,000 which was notably higher than respondents overall but lower than the state's median for the veteran population.

Current Housing Conditions. Respondents in the study overall lived in households ranging from 1 to 15 members and the average household size was 3.83 members; household compositions for Flandreau respondents reflected a smaller range of household members (up to 6 people) and average household size (2.88). The homeownership rate for respondents in the study overall was lower than the rate for the general population in South Dakota; 42.6% of respondents overall owned the home or unit compared to 69.4% of households in South Dakota overall. The majority of the 8 Flandreau respondents were renters (62.5%) and only one-quarter said they owned their home.

Housing Needs and Preferences. 46.1% of Native veterans from the overall study were interested in purchasing a home and 19.2% respondents overall were interested in renovating their home; interest in homeownership (12.5%) and home renovation (12.5%) for Flandreau respondents were both lower in comparison to the overall study.

VA Home Loan Benefit. 84.8% of overall respondents had never used a VA home loan benefit and primarily cited that unfamiliarity—about the program itself and who qualified— as well as dissatisfaction with the length of the program's administration were the main reasons that they were not using a VA home loan benefit. A greater proportion of Flandreau respondents had or have a VA home loan benefit, but most Flandreau respondents who had not utilized the programs cited similar reasons to overall respondents (unfamiliarity with the program and eligibility requirements) preventing them from using the programs.

Actions to Consider

The following is a discussion of various actions the Flandreau Santee Sioux Tribe, Flandreau Housing Authority, and Flandreau-serving service providers, financial institutions, and non-tribal governmental organizations and agencies, for example, should consider as they continue to support Flandreau Native veterans. The actions discussed in this section, which are informed by data specific to Flandreau responding veterans but that mirror statewide results, are inspired by the actions discussed in the main report.

- Increasing accessibility and awareness of VA Home Loan Program. Results showed that the NADL and VA Home Loan Guarantee are heavily underutilized programs. To increase awareness of and access to the programs, consider dedicating resources to guide Veterans living on the Lower Brule Reservation through portions of the application process including program eligibility criteria and completion of required paperwork.
- Further engagement with Native CDFIs. Continue to explore partnerships with Native CDFIs and encourage their engagement with Native veterans living on the Lower Brule Reservation.
- Partner with TVSOs to coordinate reentry programs. Using housing authority staff to backstop the existing TVSO and introducing veterans returning from service to VA benefits and tribal services could increase engagement with available benefits. Housing authority staff members in these roles could serve as liaisons to veterans living in housing authority managed housing.

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