

HOME Market Study Report

Thunder Valley Community

Porcupine, South Dakota

Pine Ridge Indian Reservation

Prepared for
Thunder Valley CDC



Prepared By
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EXECUTIVE SUMMARY

This HOME Market Study was completed for the proposed application from Thunder Valley Community Development Corporation (Thunder Valley CDC) to the HOME program through the US Department of Housing and Urban Development (HUD). Thunder Valley CDC, located in Sharps Corner, South Dakota on the Pine Ridge Indian Reservation, will be applying to the HOME program to receive funding for proposed housing projects to be built at the Thunder Valley Community.

Statement of Qualifications

Our team at Sweet Grass Consulting, LLC has a plethora of experience conducting research with Native American communities, especially in South Dakota. The team leads earned their Master's degrees in Anthropology at Colorado State University under Dr. Kathleen Pickering whose research successfully challenged the United States Census in Pine Ridge (2005) and Rosebud (2006). Since that time our team has designed, conducted, analyzed, and reported over fifty different research or impact measurement projects with twenty different tribal communities or associated organizations in eleven states (please see <https://www.sweetgrassconsulting.net/services> for a complete listing of partners and projects; click on each service type for a list of specific projects). The resulting reports of these projects have informed community and organization development, as well as provided accurate and useful information for community planning and grant writing. Our ultimate goal is to partner with communities and organizations to meet their objectives, while training and providing tools to local practitioners so that data is useable at a local level without our team's continued involvement. We pride ourselves in work that is accurate, collaborative, and thus useful.

Below is a summary of information related to our findings and Thunder Valley CDC's proposed housing project. The following, briefly describes the need for housing in the primary market area of the planned project being proposed by TVCDC. Further details and data points accompany the remainder of the report.

Market Study Summary

Opinions about market feasibility

According to our study, as noted throughout, the majority of the residents are in need of the apartments being proposed by Thunder Valley CDC, and given the various rental types, there are options that will allow the apartments to be leased quickly and efficiently. The apartments, because of location, costs, amenities, and the ability to be adapted to a range of needs, are suitable for working professionals, retirees, veterans, people with some disabilities, and elders. The prospect of utilizing Section 8 vouchers will provide a type of home 'financing' on the reservation that does not currently exist there.

The proposed project is not only needed, but was also given verbal approval by at least 19 local planners, including Oglala Sioux Lakota Housing—the housing authority on the reservation. This approval from some of the most notable planners and champions for safe communities in the area, signifies the trust local leaders have in Thunder Valley's ability to provide safe and affordable housing.

The population is increasing and, in response, so is the need for housing. Migration trends are negative, however, which could signify a need for more housing and employment opportunities on the reservation. It should be noted that employment opportunities in the primary market area are projected to increase as commerce increases, due to activity at Thunder Valley CDC.

The following report outlines the needs and reasoning for the project proposed by Thunder Valley CDC.

Prospect of long-term performance of the property given housing and demographic trends and economic factors.

Reservation population and median household incomes are rising on the reservation, including within the primary market area. Oglala Lakota County alone is expected to increase in population by 34% from 2015 to 2035, from 14,687 to 19,755. These trends, along with an increasing market economy through local and commercial businesses, and proposed new commercial businesses in the primary market area, further indicate positive prospects for the long-term performance of the proposed project. Furthermore, the current negative migration trends indicate more people move off the reservation than on. Housing opportunities from the proposed project can help retain employers, who are migrating to look for affordable, safe housing and job opportunities.

Thunder Valley CDC has developed and continually modifies their plan for the entire 34-acre property and the surrounding area, to account for newly derived demographic and employment information, as well as housing needs in conjunction with family's ability rent or own a home.

Recommended modifications to the proposed project

We do not recommend any modifications to the proposed project.

Market related strengths and weaknesses

Data from past studies, and this current study, indicates the market for low-income housing is strong. Income, current population and population projections, overcrowding (33% of households), and wait lists (comprised of 128 families), along with people's wants and needs as indicated in the survey, were utilized to perform this study. Likewise, a growing workforce, as well as increasing commercial activity in the primary and secondary market areas, will further strengthen the market.

Market weakness is centered on low incomes and current and historically low employment opportunities. However, these are not impediments to low-income rental units.

Positive and negative attributes and issues that will affect the property's lease-up and performance

The high demand and inadequate supply of low-income housing in the secondary market area will positively impact the property's lease-up and performance. Thunder Valley CDC has systems and procedures in place to ensure that the property is managed well and that leasing occurs efficiently and effectively with responsible renters.

Negative attributes that will affect the property's lease-up involves families who need low-income housing but, for various reasons, cannot meet certain requirements. The Thunder Valley CDC Homeownership Program Manager coordinates SHOP, the Sustainable Homeownership Project, a reservation-wide initiative which encourages collaboration from entities across the reservation who are involved with enhancing homeownership. Through SHOP, Thunder Valley CDC and other entities provide coaching, training, workshops, and other services that educate community members with a wealth of information related to housing, financial responsibility, loan readiness, and more. These services would benefit possible candidates who need assistance meeting requirements for the proposed low-income rental housing.

The project site is in an optimal location for travel across much of the reservation and to Rapid City. However, the site location, regardless of where it is actually located, will prevent some people in need of low-income rental housing from moving there, such as those not wanting to move across the reservation, away from family, or to that specific area.

Impact the subject property will have on the existing multifamily projects

The subject property will assist with the wait lists associated with the 10 existing multifamily projects throughout the primary and secondary market areas. Furthermore, increasing the low income multifamily housing stock in the primary and secondary market areas will likely positively impact the present multifamily projects in the following ways:

- lessons learned through operations and management;
- increase awareness of availability; and
- increase supply which can decrease overcrowded conditions, or at least provide an environment in which local regulations related to overcrowding can be enforced.

INTRODUCTION

Methodology

Mapping Reservation Structures and Construction Sites

Our team expanded upon a GIS-based map of all existing housing for each Reservation. David Bartecchi of Village Earth created the most extensive, detailed housing map of the Reservation in May of 2016. The current map documents 5,324 structures. After verifying all the dots on the map, our final count was 4,429 actual homes. This map was enhanced by ground-truthing and adding information about housing type and condition. This map provides an accurate count of new housing developed in the last year as well as current construction areas and prospective areas for new construction sites based on the housing market assessment data and secondary sources.

Housing Market Assessment Survey

Data from secondary research, as well as information gained from community members during community meetings and Thunder Valley employees, was used to design a housing market assessment survey, two pages in length, front and back. To view the survey, see *appendix: 1*. Locally hired Research Associates and SGC employees conducted the surveys. The goal was to survey 300 randomly selected households from all 9 districts. Homes were randomly selected by inserting GPS coordinates into an Excel database and running a formula to generate coordinates for 390 homes. This number allowed us to account for declines, homes that no longer existed, points that were actually not homes, and yet still achieve our goal of 300 surveys. However, with just over one month to complete the surveys, we were short of our goal, and thus generated another random sample of 297. Homes were visited up to 3 times. Research Associates and SGC surveyors left cards and/or letters indicating why we were trying to survey a member of the household. If someone from the household called back, the survey was conducted over the phone. Likewise, if Research Associates knew the phone number of people living in the home, they had the option to call them and conduct the survey over the phone. ***We concluded the study, having exceeded our goal of 300, with 316 surveys.***

Participants' names were placed in a drawing, of which ten names were drawn at random for a \$100 check. Even though most participants provided their names to be included in the drawing, no responses will be connected to individual names.

The data from the survey is being held confidentially by SGC in an Excel database. All data will be property of Thunder Valley CDC, however, SGC will not release names. With the data mapping expertise of David Bartecchi from Village Earth, Thunder Valley CDC will map some of the data points enabling visual representations of the data at community and district levels. The trainings they will receive from

Bartecchi will allow them to continually map updated data points to inform their decision-making processes during current and future development.

Secondary/Archival Research

SGC conducted research of existing tribal, county, state, and national documents and resources. This research assisted with making recommendations on existing housing stock, housing issues, homeownership information, information on housing providers and programs, potential barriers to homeownership, demographics, and economics.

Data Sources

Data sources for this report came primarily from the United States Census Bureau using the US Census Bureau data portals, the “On the Map” feature, as well as the “My Tribal Area” tool. We also used information collected through the South Dakota Census which had more information regarding county specific data for both income and housing information. Information collected regarding employment opportunities in the area comes from Thunder Valley CDC, South Dakota’s Department of Labor and Regulation, and organization/business websites mentioned below.

Meetings

Since January of 2017, Thunder Valley has hosted 13 outreach events with at least 114 market participants from the reservation (secondary market area) as far as Oglala and Wanbli, and from Rapid City, South Dakota. Aside from the 13 outreach events, Wicahpi Means and Ana Garibaldi Catches of Thunder Valley have met with at least 77 market participants through full and partial day trainings such as Credit When Credit is Due and Building Native Communities as well as customized one-on-ones with participants. During the trainings, market participants were also made aware of the various home opportunities being made available at Thunder Valley’s regenerative community. At least 19 local planners have attended meetings with Thunder Valley CDC. Those planners include members of SHOP: Mazaska; Lakota Funds; Lakota Federal Credit Union; Wild Horse Butte Community Development Corporation; Oglala Sioux Lakota Housing, and the Oglala Sioux Tribe Partnership for Housing. Along with the aforementioned SHOP cohort, Sweet Grass Consulting also met with Oglala Sioux Lakota Housing, Wicahpi Means, and Liz Welch of Thunder Valley to discuss the potential benefits of utilizing Section 8 vouchers in an area where they are currently unavailable. Sweet Grass Consulting also met with Melvin Cummings, a life-long tribal politician, current Treasurer for the Wounded Knee District, and board member for Oglala Sioux Tribe Partnership for Housing. Despite some of the entities we met with being viewed as possible competing interests with Thunder Valley, every entity expressed overwhelming support for Thunder Valley’s proposed project and intentions for creating more affordable housing. Their approval indicates the level of trust in Thunder Valley’s intentions and people’s understanding in Thunder Valley’s ability to provide healthy opportunities in Lakota country.

Final Analysis and Final Report

The data collected from surveys and from secondary sources is stored and was analyzed in Excel. The information derived from the analysis is used in this report. Furthermore, other analyzed data, extraneous to this report, yet still pertinent to community and housing development, is available to Thunder Valley CDC to help inform their decision-making processes.

STUDY AREA AND BACKGROUND INFORMATION

Proposed Site

Site Description

The 12-unit apartment building will be located on Lot 1R of Block 1, located in the South West Quarter of section 34, Township 40 North, Range 43 West of the 6th Principal Meridian, Oglala Lakota County (formerly Shannon County), South Dakota.

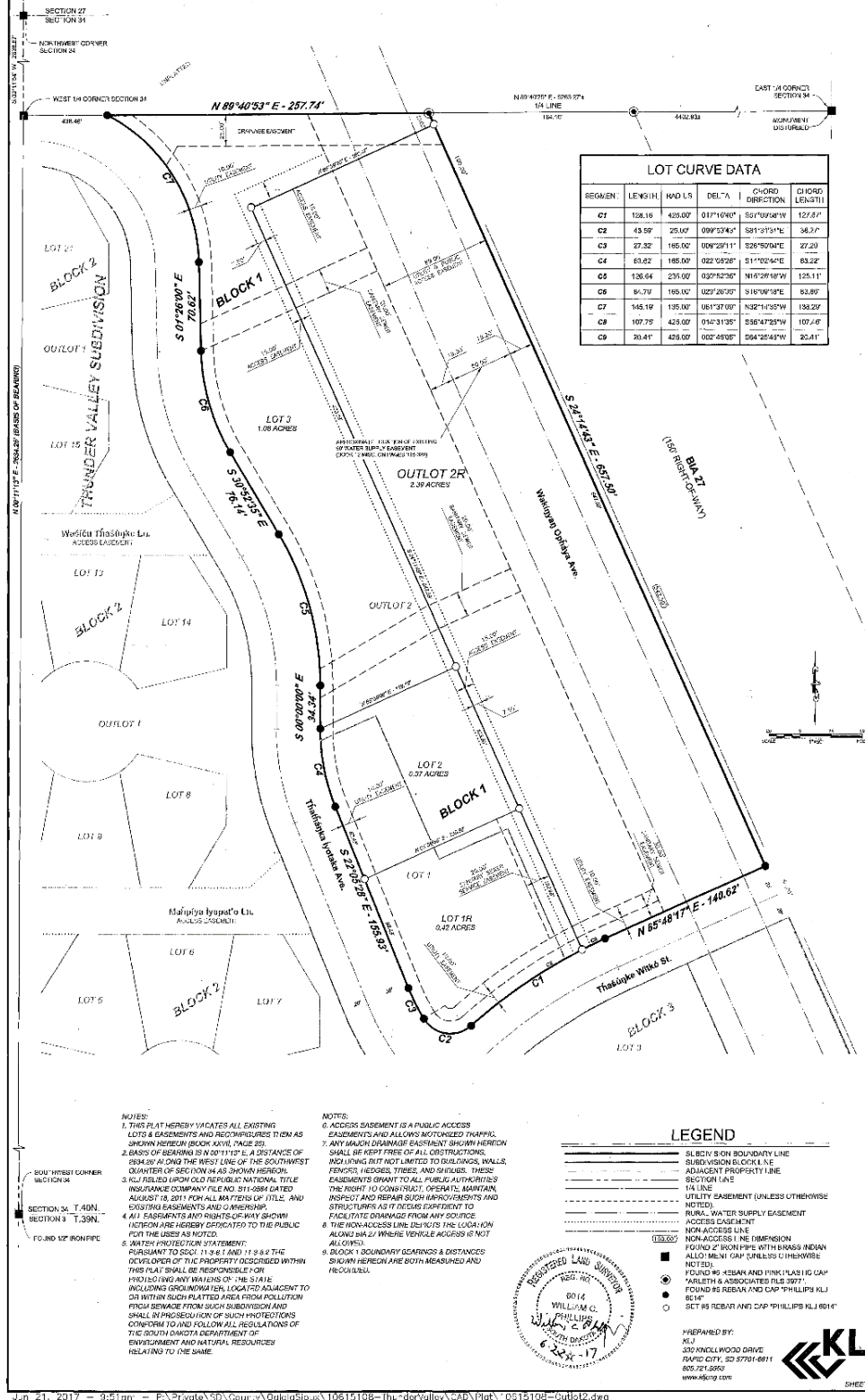
This lot is a .42-acre lot contained within a larger 34-acre planned development. When purchased, this lot was designated as farm land. After passing the necessary environmental and historical significance reviews, Thunder Valley CDC began to develop the site infrastructure through USDA Rural Development grants and loans. Infrastructure construction will be complete mid-August, 2017.

The lot has a single lane, local traffic roads to the South and the East. Lot 2 of Block 1 is located to the North. Lot 2 of Block 1 will contain a community building and a public park. Outlot 2R is located to the East. This lot is currently empty, but a commercial strip containing retail, offices, restaurants and a childcare center is planned for 2019. Each apartment has 2 designated spaces and there is plentiful guest parking within a short walk of the building.

PLAT OF
THUNDER VALLEY SUBDIVISION

PLAT OF LOT 1R, LOT 2 & LOT 3 OF BLOCK 1 & OUTLOT 2R
(FORMERLY LOTS 1 OF BLOCK 1 AND OUTLOT 2 OF THUNDER VALLEY SUBDIVISION
LOCATED IN

THE SOUTHWEST QUARTER OF SECTION 34, TOWNSHIP 40 NORTH, RANGE 43 WEST OF THE 6TH PRINCIPAL MERIDIAN,
 OGLALA LAKOTA COUNTY (FORMERLY SHANNON COUNTY), SOUTH DAKOTA



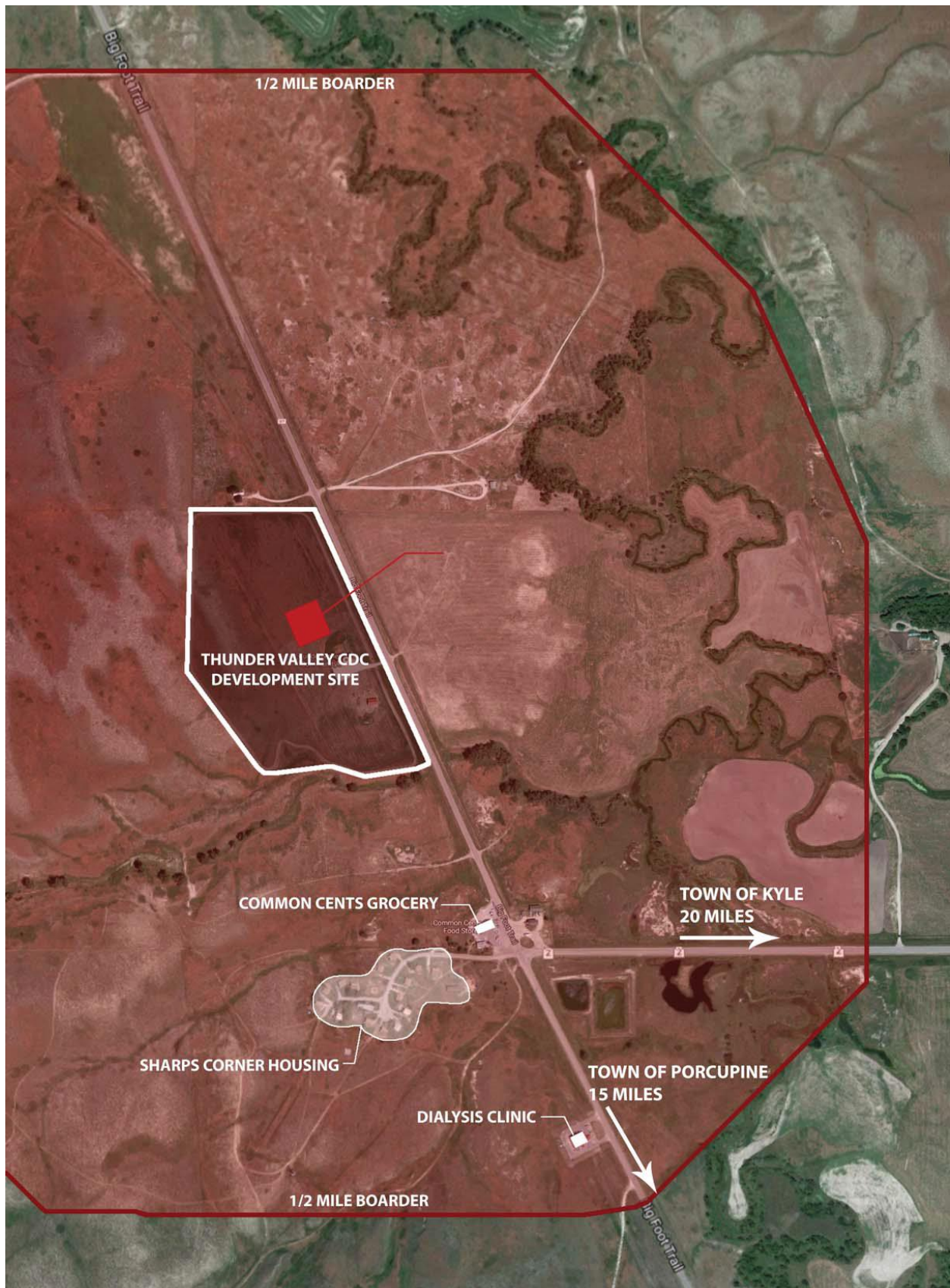
The site currently has a small grocery store and a gas station, a dialysis center and the Thunder Valley CDC offices within ½ mile. With the completion of the Thunder Valley Regenerative Community Development in the next 10 years, the 12-unit apartment building will have a public park, community house, restaurants, a grocery store, offices, daycare, school, and private medical clinic within .25 miles. There are no comparable buildings located on the Pine Ridge Reservation within walking distance of similar amenities.

The building is 3 stories and will contain six 1-bedroom units ranging in rent from \$375 to \$585, three 2-bedroom units ranging in rent from \$600 to \$700 and three 3-bedroom units ranging from \$700 to \$850. Four of these units are designed to accommodate universal design needs. Of the 12 units, six will be market rate and six will be for tenants at 60% AMI or less. Funding granted by the HOME program will strictly be used for costs towards completion of the low-income housing units within the apartment building however market rate rents will help to offset rent costs of those low-income units. All rents include the cost of basic utilities, with the exception of internet and cable.

The building meets a high standard of design. The walls and roof are highly insulated and each apartment has windows on 3 sides for optimal natural ventilation. The exterior sheathing is a combination of artisan Hardie Board and standing seam metal with a standing seam metal roof and some cedar accents. The shared walls between apartments will be double framed, limiting any sound transmission. The first floor of the building will contain one 4' x 6' x 8' storage unit for each apartment totaling 12 storage units.

The apartments will be finished with healthy materials that are certified as low-VOC emitting using as many natural materials as possible. All appliances and fixtures will be Energy Star and Water Sense certified. Each apartment will come with its own washer and dryer and will have heating and air conditioning temperature control.

The removal of snow and maintenance of the building and grounds will be completed by the Development Association and property manager. There will be no privately offered transportation, but there will be a public transportation bus stop within ¼ of a mile of the building.



Primary and Secondary Market Areas

For this new low-income housing development project, the primary market area will be those villages located in close proximity to Thunder Valley CDC which will include the villages of Wounded Knee, Manderson, Porcupine, Evergreen, Sharps Corner and Kyle. Within this primary market area, Kyle has the largest population. Housing developments built and rented through the Oglala Sioux Lakota Housing are comparable in price to these proposed new units however the new units will come with more amenities and be more energy efficient.

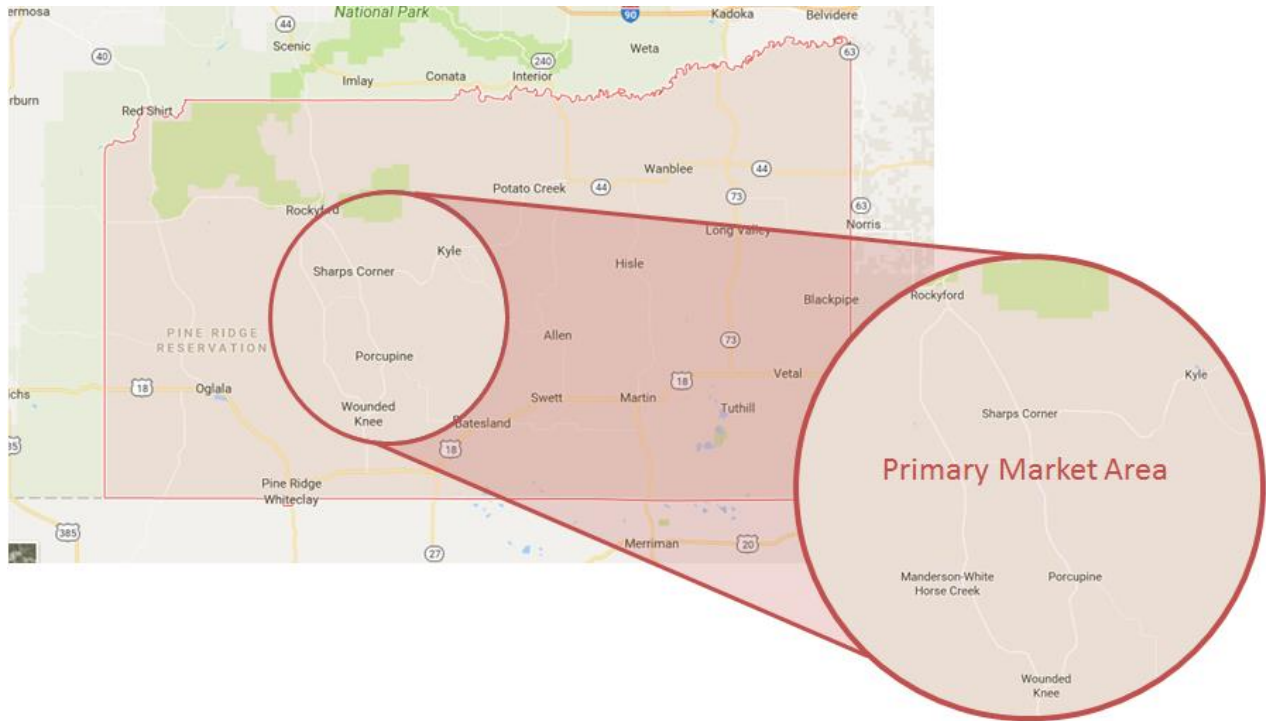
The secondary market area for this housing development project would include the entire reservation. Given the new development and employment prospects located at Thunder Valley and within Sharps Corner, these units have the potential of drawing income eligible residents from all parts of the reservation.

Within the primary market area, located in Oglala Lakota County (formerly Shannon County) the median income calculated by HUD is \$27,300 annually. The median family incomes based on household residents are as follows:

FY 2017 Income Limits Summary										
FY 2017 Income Limit Area	Median Income Explanation	FY 2017 Income Limit Category	1	2	3	4	5	6	7	8
Shannon County	\$27,300	Very Low (50%) Income Limits (\$) Explanation	22,050	25,200	28,350	31,500	34,050	36,550	39,100	41,600
		Extremely Low Income Limits (\$)* Explanation	13,250	16,240	20,420	24,600	28,780	32,960	37,140	41,320
		Low (80%) Income Limits (\$) Explanation	35,250	40,300	45,350	50,350	54,400	58,450	62,450	66,500

Income limits for Bennett and Jackson Counties, which make up the secondary market area for this development project can be seen in *appendix 2*.

Based on our study, within the primary market area, 57% of the population has an annual income of less than \$20,000. With an average mean income of \$14,456, there is sufficient income to afford the monthly rent costs of this proposed project. Because of the high percent of low income families within the primary market area who are also able to afford the proposed development's rents, there is sufficient demand to fill vacancies at the new development site.



Site Accessibility and Visibility

Thunder Valley, located on N. Big Foot Trail, is highly visible and easily accessible. Being located alongside a major paved road on the reservation allows for easy access both via public transportation or private car. North Big Foot Trail is the most direct route taken by the majority of the reservation in traveling north to Rapid City. Therefore, Thunder Valley is in a prime location to be seen by individuals commuting to work, visiting family or friends, attending doctor's appointments or a myriad of other circumstances which require this northward drive.

In addition, in order to fill vacancies at the proposed development site, Thunder Valley will inform the local housing agency about the vacancies and make radio announcements through local radio channels. Information about the new housing development will also be available on the Thunder Valley CDC website as well as their Facebook page. All students of the Financial Literacy Classes offered by Thunder Valley will receive information about the new housing developments as well.

MULTIFAMILY PROJECTS IN MARKET AREA

Existing Multifamily Projects in Market Area

The OSLH, located east of Pine Ridge Village, is the primary provider of low income housing on the reservation. This housing organization has 1,200 low-rent units located throughout the reservation as well as 400 home ownership units. These units are varied and include single family built homes and multi-family apartment complexes.

The OSLH currently operates 8 low income multi-family projects. These multiplexes are located in each of the nine districts on the reservation with the exception of Wakpamni. Each building is comprised of 12, 1-2-bedroom units which are fully equipped with electric, water, and heat with communal amenities such as a washer/dryer. The rent for these housing units is variable based on income level of the tenants

and capped at \$800/mo. Most rental units cost between \$75- \$500 a month and individuals have the ability to receive subsidies which can be used towards monthly rent costs.

There are currently 78 vacant rental units owned by the OSLH on the Pine Ridge Indian Reservation. These units currently remain vacant because of the need to renovate in order to make them habitable for future tenants. Despite these vacancies, there are waiting lists of individuals seeking rental housing in each of the reservation's nine districts. The three districts in the primary market area— Wounded Knee, Medicine Root, and Porcupine—have some of the longest wait lists for low income housing on the reservation. As of April 2017, there were 36 families on the waiting list in the Wounded Knee district, 51 families in Porcupine district (which includes the village of Sharps Corner, the location of the proposed building site), and 41 families in the Medicine Root district.

From information collected during the housing verification stage of this study, we determined that 17% of homes within the primary market area are currently vacant, though for many of these it would not be economical to refurbish for future inhabitants.

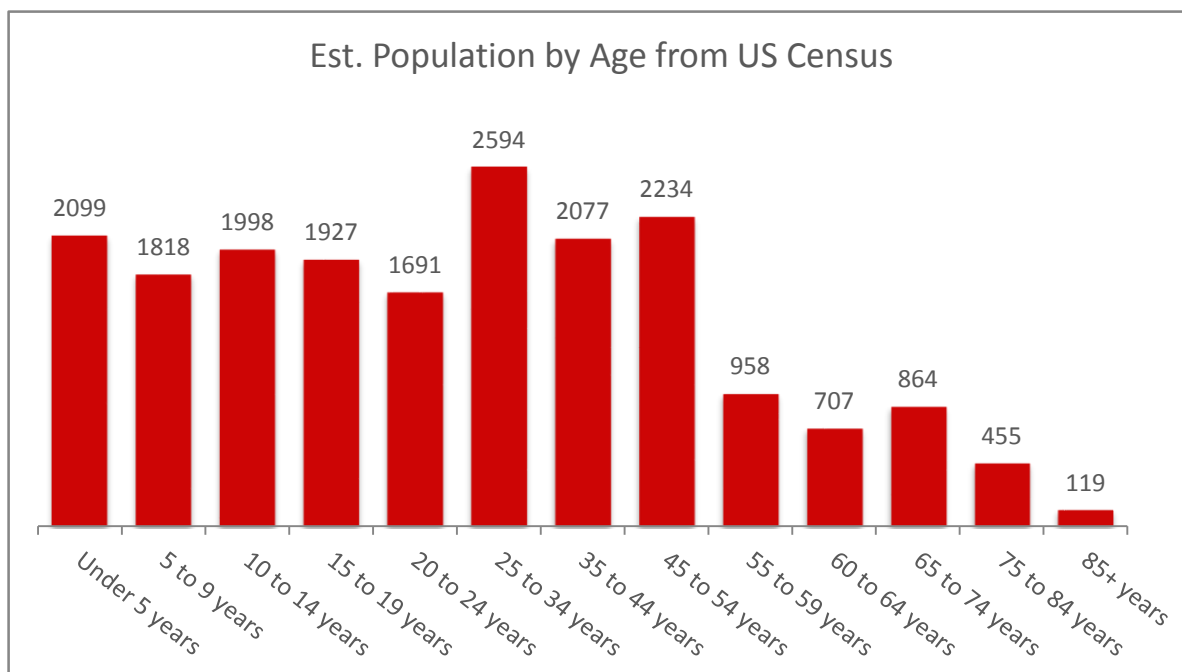
Future Multifamily Projects in Market Area

The OSLH is in the process of developing a new Veterans Supportive Housing which will be located in the Fraggie Rock neighborhood near White Clay, NE in the Wakpamni district on the reservation. Blueprints for this project have been drawn up to include 16 total units. This number may drop down to a minimum of 12 units. While there is a great need for veteran's housing on the reservation, the proposed project at Thunder Valley may house some veterans but will not limit rental units to any specific demographic such as veteran's status, age, single parent status etc. During our meeting with Doyle Pipe on Head he reiterated the importance of more multifamily projects being developed in the area for families, elders, and veterans.

DEMOGRAPHIC SUMMARY

Population

According to the U.S. Census, the total population of the Pine Ridge Indian Reservation is estimated to be 19,541 individuals (+/- 120) although this number varies by source and is often estimated between 25-38,000 individuals. Of the population estimated by the census, 48.2% of the population is male (9,419 individuals) and 51.8% female (10,122 individuals). The following graphic depicts the population distribution broken down into age cohorts of five years. The housing market survey found the median age of people in the household to be 22.4.



Population projections for the Pine Ridge Indian Reservation could not be located. The most localized data identified presented preliminary population projections for Oglala Lakota (Shannon), Bennett, and Jackson counties (the South Dakota counties in which the Pine Ridge Indian Reservation is located) and were found through the South Dakota Department of Labor and Regulation. Shannon County is projected to have a steady population increase from 14,687 individuals (2015 Census) to 15,963 individuals in 2020 and 17,237 individuals by 2025. Bennett and Jackson Counties are also projected to have population increases from 3,470 and 3,053 individuals respectively (2015 Census) to 3,532 and 3,116 individuals in the year 2020. Population projections for each county through the year 2035 can be seen in *appendix 3*.

Household

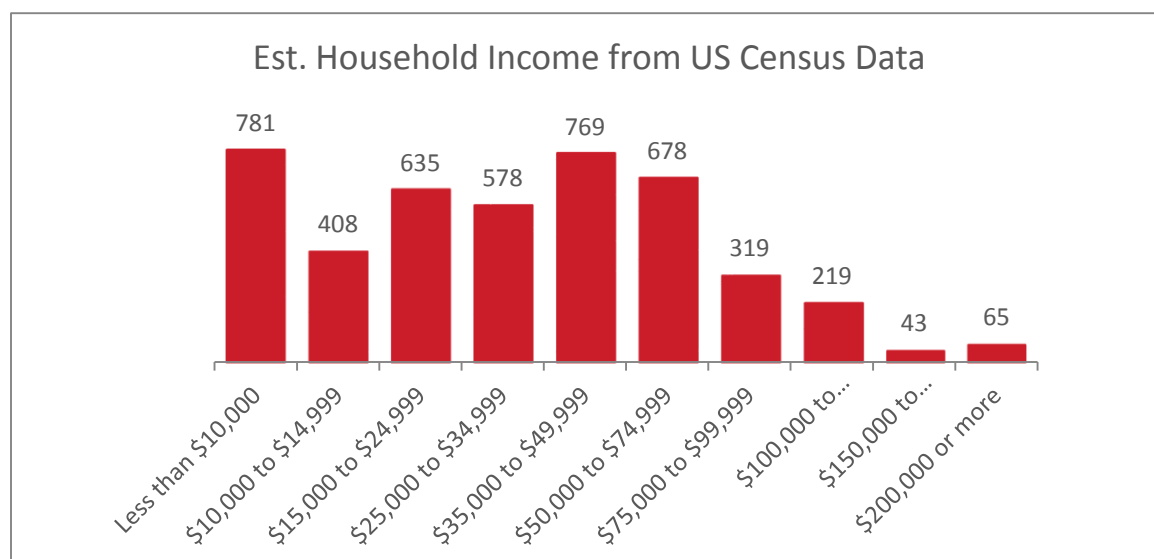
Results from our survey showed that there are 4,429 housing units (US Census indicates 4,495) on the reservation and 4,019 structures occupied as homes on the reservation. Research Associates and SGC were unable to verify whether 267 homes were vacant or occupied. With an average household size of 5.708 individuals, calculated through our randomized sample of housing on the reservation, we estimate the total population of the Pine Ridge Reservation to be 27,817 individuals. The discrepancies found between our results and those of the US Census may be due to data collection methodology. According to the person per bedroom formula, accounting for no more than 2 people in each bedroom, 33% of homes were overcrowded.

Narrowing the scope, our study showed that within the primary market area on the Pine Ridge Reservation, there were 1,693 housing units with an average family size of 6.17 individuals per household. These data points have led us to estimate the total population within the primary market area to be 10,445 individuals.

Census data available at the county level estimates a total of 3,593 housing units with 3,144 households within Oglala County (formerly Shannon County). Of these total housing units within Oglala County it is estimated that 3,144 are currently occupied with 1,707 units owned and 1,437 units being rented. This census data estimates the average household size of owner occupied houses to be 3.95 individuals with average household size of renter occupied houses of 4.70 individuals.

Income

For household income on the reservation, we were unable to locate accurate data broken down into cohorts of \$5,000. The most specific data we were able to identify comes from the US Census Bureau. According to the census, 781 households have an annual income of less than \$10,000. Estimates show 408 households make between \$10,000- \$14,999 and 635 households make between \$15,000-\$24,999 annually. The remaining 2,671 households make upwards of \$25,000 annually. The following graph breaks down household income in more detail:



Housing market study data showed that 57% of households make less than \$20,000 each year, 27% make between \$20,000 and \$50,000 annually, and the remaining 16% make upwards of \$50,000 annually.

Income projections were not able to be located for the Pine Ridge Reservation. Using estimates for projected inflation rates, we were able to create projections of the Median Family Incomes (MFI) for each of the three counties in which the Pine Ridge Reservation is located. By 2022, we are estimating the MFI for Shannon County to increase from its current MFI of \$27,300 to \$30,956. In Jackson County, the current MFI is \$50,200 and in the next 5 years we project it to rise to \$56,928. Lastly, in Bennet County, with a current MFI of \$42,000, we are projecting the median family income to rise to \$47,644 annually. Our yearly projections for household income for a family of four can be found in *appendix 4*.

To accompany income, 18% of survey participants knew their credit score. Of those who knew their credit score, the average was 628. Of those who did not know their credit score, 46% identified their score as Good and 3% identified their score as Excellent.

Income Eligible Households

Income eligible households on the reservation were calculated using county median family income data. Eligible households within Oglala County (formerly Shannon County) must have a household income of less than \$16,380, calculated as 60% of the Median Family Income compiled through the US Department of Housing and Urban Development (HUD). For Bennett and Jackson Counties, the maximum household income for eligible families is \$25,200 and \$30,120 respectively.

With an average mean household income of \$14,456 annually, the majority of households would meet the requirements of obtaining an eligible status for the rental units proposed by Thunder Valley CDC. According to our household study, 61% of households in the primary market area make less than \$20,000 annually while 39% make more than \$20,000 annual. For the secondary market area, 54% of households make less than \$20,000, 34% make \$20,000-\$50,000, and 12% make over \$50,000 annually.

Renter Occupied Households

Data collected as part of our reservation wide survey showed that 46% of individuals surveyed rented the property in which they currently reside. Of those who rent property, 79% of individuals are currently renting low income units, most likely through the Oglala Sioux Lakota Housing. Approximately 9% of individuals are participating in a rent to own program with the remaining 12% of individuals renting houses or units through an employee based program.

Within the primary market area, 41% of individuals rent. Estimates of average household size for rental properties tend to be higher than those households who own property. Estimates range from 4.70 to 5.10 individuals per household. With 687 households on the reservation paying between \$500 to \$999 each month for rent, at least 10% of all renting households would be considered rent burdened paying upwards of 30% of their annual income on rent.

Owner Occupied Households

Reservation wide, approximately 40% of households own their home. Of these property owners, approximately 39% of homeowners live in a one family stick built home, 28% live in a mobile home or trailer, and 29% live in modular homes. Average family sizes of homeowners tend to be lower than renter families with estimates ranging from 3.55 to 3.95 individuals.

Migration Trends

Despite projected population increases in each of the three counties on which the Pine Ridge Indian Reservation is located, Bennett County is the only county with a projected positive net migration. However, the section of the reservation that falls within Bennett County is patch worked, with much of the land privately owned. On the reservation, the population will increase as more children are born and life expectancy rises, however, more people will move off-reservation than people moving on to the reservation, with the exception of areas in Bennett County.

Jackson County is similar to Bennett County in that much of the land is not tribally owned but instead privately owned by farmers and ranchers. Jackson County, a less densely populated county, is projected to have a net migration of -74 individuals.

Oglala County (formerly Shannon County), where this development project will be constructed, is currently estimated to have a net migration of -927 based on estimates from the 2010-2014 U.S. Censuses. It is estimated that there will be 149 individuals moving into Oglala County from out of state and 583 individuals who will leave Oglala County in order to move out of state. These trends are also

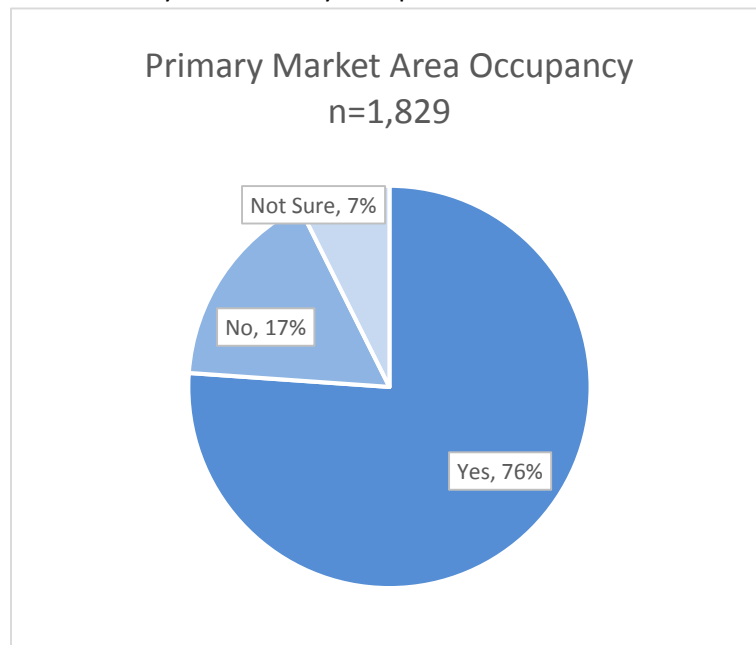
seen across counties with only 210 individuals moving into Oglala County from another county within South Dakota and a total of 703 individuals moving out of Oglala County into another county in South Dakota. There is no projected migration of individuals from abroad.

Migration trends for the entirety of the Pine Ridge Indian Reservation could not be located and has therefore been broken down into county data, the most localized information available. Migration projections were not able to be identified; however, population increases are projected for each county that makes up the Pine Ridge Reservation.

PROJECTED RENTAL HOUSING DEMAND

Existing Housing Conditions

As part of our reservation wide study, we visited every home on the reservation in order to identify if the houses were occupied, habitable, and if it would be economically feasible to renovate the homes to make them habitable. We identified a total of 4,429 homes on the reservation. Of all the homes on the reservation, 84% were currently occupied with the remaining 16% of homes either unoccupied or unsure if they are currently occupied. A total of 76% of the homes visited would be considered



habitable, with the remaining 1,086 homes (24%) considered uninhabitable. Of the homes considered uninhabitable, it would be financially feasible to renovate and refurbish 21% to make them habitable by federal standards.

Of the uninhabitable homes on the reservation, 10% of these are currently occupied meaning individuals are living in houses which oftentimes are missing windows, doors, have leaky roofs, or are not hooked up to either running water or electricity. Of these uninhabitable homes, 2% are rental units. In response to the poor housing conditions on the reservation and the oft poor conditions left in rental units,

there is a demand for additional safe, habitable housing on the reservation. Within the primary market area, a total of 1,829 homes or housing units, 76% are occupied. Of the remaining 24% of homes, 17% are unoccupied and 7% are unsure of occupation.

Of the homes on the reservation, 57% are single family homes detached from any other house and 30% are manufactured homes or mobile homes. The majority of these manufactured and mobile homes are single wide trailers with permanent hook-ups to electricity and water amenities.

Rental Demand

Currently on the reservation, 46% of the population rents properties. Of these, 1,148 households pay less than \$500 in rent each month. 687 individuals pay between \$500- \$999 monthly and 39 households

pay between \$1000- \$1,499. Additionally, there are 215 families whose rent payments are subsidized and do not pay a monthly rent. The median rent paid monthly on the reservation is \$447.

Of the families surveyed, 11.6% indicated that they would prefer to live in a rental property instead of owning their own home. 25% of the families interviewed indicated they would be very interested in a rent to own program.

For this program, the low-income housing development proposed by Thunder Valley CDC would primarily be targeted towards low income and very low-income households. The monthly rental payments for the new housing developments would be a rental burden to those families who fall into the extremely low-income bracket and therefore would not be eligible for these developments. However, these numbers indicate both that there is a population capable of paying low income rents, but also the possibility of Section 8 Vouchers should be considered. There are currently no Section 8 Voucher opportunities with in the primary or secondary market area.

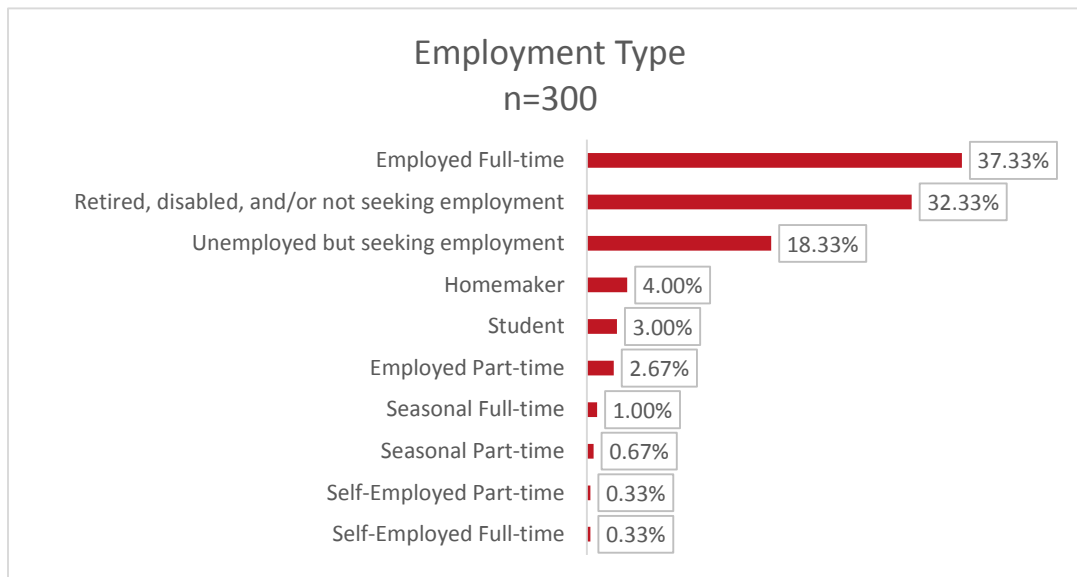
ECONOMIC ANALYSIS

Employment in Market Area

Based on projection estimates from the U.S Census there are approximately 6,658 individuals who currently comprise the labor force on the Pine Ridge Indian Reservation. Of these, 4,955 individuals are estimated to be employed.

From data collected during the 2014 US Census, there were 4,296 individuals employed in the Primary Job sector on the Pine Ridge Indian Reservation. Employment opportunities on the Pine Ridge Indian Reservation are primarily dominated by a few Primary Jobs. Educational Services makes up the largest percent of employees on the reservation with 1,376 individuals (32%). Public administration is the second largest employment sector with 988 employees (23%). Health Care and Social Assistance (623 employees, 14.5%), and retail trade (350 employees, 8.1%) are the remaining prominent sectors for employment. For a full breakdown of employment among Primary Jobs, see *appendix 5*.

The results of our reservation wide study show that the majority (39%) of individuals are currently employed full-time, are seasonally employed full-time, or self-employed full-time. Of those employed full time, the mean annual income from employment is \$32,415 with the median annual income from employment at \$30,000. Of the total population, only 4% of individuals consider themselves to be employed part-time and make a mean annual income of \$14,948 with a median annual income of \$15,000. The reservation wide employment is broken down as follows:



Within the primary market area, 39% of individuals consider themselves to be employed full-time. The median family income level of these households is \$33,000. Part time employment within the primary market area yields, on average, only \$6,667.

Unemployment Rate

According to US Census estimates based on data from 2011-2015, the unemployment rate among the labor force on the Pine Ridge Reservation is 25.6% (1,703 individuals). Of the population over 16 years of age (13,345 individuals), only 6,658 individuals would be considered members of the labor force on the reservation. 6,658 individuals on the reservation, due to disability or retirement are not considered a part of the labor force on the reservation.

Based on the results of our study, 18% of head of households are currently unemployed with 32% of individuals interviewed being retired and not considered part of the labor force on the reservation. Within the primary market area, employment rates are higher at 22% with the percent of retirees around 26% of individuals surveyed.

Major Employers in Market Area

The Tribal Government and its many branches is the largest employer on the reservation. These branches include but are not limited to Indian Health Services (IHS), Bureau of Indian Affairs (BIA), the Department of Veterans Affairs (VA), and the Environmental Protection Agency (EPA). Exact numbers of employees hired through the many branches of the Tribal Government were not available. Most positions within the tribal government are located in or around Pine Ridge Village located approximately 35 miles away from the development site.

Other major employers on the reservation are the many schools, both public and private, and the Prairie Wind Casino and Hotel. Precise numbers of employees were not available from either of these employment locales. There are many schools in each of the districts on the reservation and 15 schools within a 35-mile radius of Thunder Valley CDC. The Prairie Wind Casino is further away, located about 60 miles away with a commute time of approximately one hour. The majority of businesses on the reservation are small-scale business ventures with 1-2 employees.

Within the primary market area, Thunder Valley CDC is the largest employer with approximately 50 employees. Thunder Valley CDC is projected to grow in the coming years and increase its total employment.

Projected Future Employment in Market Area

Within the next two years, Thunder Valley CDC is planning on expanding their business ventures in a number of ways which will increase employment opportunities and economic stimulation within the primary market area.

Currently, the Workforce Development program is in its third year (out of a five-year grant) which provides employment and construction training to youth on the reservation. In addition, the food sovereignty initiative has greatly expanded which yields produce and fresh eggs for the community. Hopes for the future involve incorporating produce into a café or restaurant which will be located at a commercial strip on a currently empty lot at Thunder Valley. Also included in this commercial strip will be retail space, offices and a childcare center.

DEMAND ANALYSIS

Utilization of Section 8 and Perceptions of Housing Needs

There are currently no section 8 housing options on the Pine Ridge Indian Reservation. As previously mentioned, the primary low-income housing provider on the reservation is through the Oglala Sioux Lakota Housing. This housing organization does not offer or receive funding for section 8 housing on the reservation.

Doyle Pipe On Head, the Assistant CEO and Contracts Officer with the OSLH, identified the continued need of low income housing on the reservation. With a waitlist of over 128 families just within the primary market area and a lack of affordable housing options on the reservation, there is a great need for low-income housing.

Our survey data shows that 41% of the population within the primary market area is renting from the local Oglala Sioux Lakota Housing. The long wait lists, 78 vacancies in need of repair, and high demand for housing from the Oglala Sioux Lakota Housing, further iterates high demand for the new rental units proposed by Thunder Valley CDC.

Reconciliation of Supply and Demand and Recommendations

Changes in economic area:

Has the community experienced growth in recent years, projected to continue to grow?

The primary and secondary market areas have experienced growth in employment, population, median income, and commercial businesses. Future projections indicating these upward trends will occur, coupled with high waiting lists for low income housing ***substantiates the need for current available homes and future homes as planned by Thunder Valley CDC.***

Vacancies and obsolete housing

Of all the homes on the reservation, **84% were currently occupied with the remaining 16% of homes either unoccupied or unsure if they are currently occupied. These vacancies do not equate a lack of applicable families**, yet a lack of adequate housing.

Doyle Pipe on Head from OSLH was uncertain of the number of bedrooms in the vacant multifamily housing units, but the 8 12-plexes owned and managed by OSLH include 1 and 2 bedrooms. Only one of the multifamily homes selected in our survey had 3 enclosed bedrooms. Likewise, our study does not indicate the number of bedrooms within vacant or obsolete homes.

Though we did not have an exact number of vacancies considered obsolete, we do know that OSLH had 78 vacancies, all of which were at varying levels of need and remodeling. A total of 76% of the homes visited would be considered habitable, with the remaining 1,086 homes (24%) considered uninhabitable. Of the homes considered uninhabitable, it would be financially feasible to renovate and refurbish 21% to make them habitable by federal standards. **Thus, at least 33 of the vacant homes are considered obsolete.** It should also be noted that while visiting OSLH, we were told that the cost to fix up a unit is \$5,000 to \$30,000 with some costing up to \$80,000. Using these numbers in conjunction with Federal Title 24 CFR 203.673 on Habitability, see *appendix 5: the percentage of obsolete homes should be even higher than our study suggests*. Given the amount of vacant homes, obsolete homes, and cultural beliefs not accounted for in the study, such as the abandonment of homes due to suicide or other misfortunate atrocities **Thunder Valley CDC should build and continue to build homes of multiple style, family type, and ownership/renter status.**

Expected demand for units

As indicated, there are 128 total families on the wait list for low income rental housing in the primary market area—the districts of Porcupine, Wounded Knee, and Medicine Root. Likewise, there are negative migration trends meaning more people are moving away than arriving. These trends are likely due to lack of housing and employment, both of which Thunder Valley is mitigating through their model sustainable community.

Need for housing for families, young professionals, retirees, or the elderly

What the most suitable housing would be for the identified population: family homes, townhomes, condos, apartments etc.

Thunder Valley CDC is already aware of the need for family housing and young professional housing as the 2015 study: Strengthening the Pine Ridge Economy: A Regional Equity and Opportunity Assessment mentioned.¹ Our household study further iterated these findings and also provided specifics as the types of housing needed. Though most people would prefer to own their own home, most people do not have the income necessary for homeownership, making apartments a plausible option. There will be homes in the neighborhood as well, but the HOME program funding would be most effectively used for apartments.

Of the surveyed population, 12% were veterans and 35% of those veterans mentioned they were interested in living in veteran housing. While 20% of respondents indicated they are disabled, 67% mentioned they were interested in living in housing for people with disabilities. 41% of the surveyed population considered themselves elders and 56% indicated they would be interested in living in

¹ Norris, David, Christy Rogers, Matt Martin, and Jason Reece. The Kirwin Institute for the Study of Race and Ethnicity at The Ohio State University. 2015. "Strengthening the Pine Ridge Economy: A Regional Equity and Opportunity Assessment".

supportive housing. Though the neighborhood will not be an assisted living area, the proposed apartments will have the option to be universally fitted for veterans, elders, or people with disabilities. The proximity to Kyle, Pine Ridge, and Rapid City and other amenities provide opportunities for low-income families and young professionals to start careers, or veterans and elders in need of amenities while having a break on their rent.

Need for market rate housing or housing targeted to lower income households

Our study found that, households are, on average, housing 2.2 people “who would otherwise be homeless or houseless” if they weren’t currently being allowed to stay in the home. When given a list of options as to the reason for the people staying in the house, “lack of housing” was the most common response, at 36% and “economic hardship” was the second most popular response at 33%.

46% of the surveyed population (41% in the primary market area) rents while 12% of the population lives with friends.

Nearly 12% of the surveyed population listed renting as the living situation they would be most interested in. Though the majority of people would prefer a home to own, the majority of those people do not have the ability to afford a home, at the current time, making renting a viable option.

A 2015 study found that a minimum of 875 new three-bedroom housing units, were needed to house the reservations population. To date, there have been few homes added.² Approximately 54 homes have been built since 2015. Other homes have been brought to the reservation, but the majority are FEMA trailers which, by definition, are supposed to be designated as temporary. Thus, without even considering an increase in population, there is still a shortage of over 800 new housing units to meet the minimum amount of new homes needed on the reservation. Furthermore, we found evidence of one FEMA trailer being deemed obsolete, after only 3 years of occupancy, due to high winds lifting the roof from the wall frame.

CONCLUSION

There is a need for more affordable housing on the Pine Ridge Reservation. A lack of current housing stock, a presence of uninhabitable homes, overcrowded conditions, and low household incomes are all deficits indicating a need for more affordable homes. However, rising employment opportunities in the primary market area, the feeling that ‘something is moving’, the consensus of people across the reservation for more affordable homes, along with census data and the recent housing study that indicate families can afford the apartments being proposed present positive reinforcement and real data that further highlights not only the need, but the possibilities of efficient leasing and successful community building. The approval of local planners and housing related entities throughout the primary and secondary market area indicates the level of trust in Thunder Valley’s intentions and peoples’ understanding in Thunder Valley’s ability to provide healthy opportunities in Lakota country. Sweet Grass Consulting, LLC fully supports Thunder Valley CDC’s mission and abilities to provide affordable apartments using HOME funding, along with local people and people considering moving to Sharp’s Corner in fulfilling Thunder Valley’s mission to empower “Lakota youth and families to improve the health, culture, and environment of [their] communities through the healing and strengthening of cultural identity.”

² Norris, David, Christy Rogers, Matt Martin, and Jason Reece. The Kirwin Institute for the Study of Race and Ethnicity at The Ohio State University. 2015. “Strengthening the Pine Ridge Economy: A Regional Equity and Opportunity Assessment” pg. 9.

APPENDICES

Appendix 1: Housing Assessment Survey

Name:		Date:	
GPS Coordinates: Lat		Long:	
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> No Response <input type="checkbox"/> Other- Please describe:		Ethnicity: <input type="checkbox"/> American Indian <input type="checkbox"/> Alaskan Native <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Caucasian <input type="checkbox"/> African American <input type="checkbox"/> Asian <input type="checkbox"/> Hispanic <input type="checkbox"/> No Response <input type="checkbox"/> Other-Please Describe:	
Marital Status (choose one) <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> In a relationship <input type="checkbox"/> Widowed <input type="checkbox"/> Divorced <input type="checkbox"/> Engaged <input type="checkbox"/> In a civil union <input type="checkbox"/> Married <input type="checkbox"/> In a domestic partnership		Tribal Affiliation: <input type="checkbox"/> OST <input type="checkbox"/> Other-Please Describe:	
Highest Level of Education: <input type="checkbox"/> Elementary School <input type="checkbox"/> Middle School <input type="checkbox"/> Some High School <input type="checkbox"/> High School Diploma <input type="checkbox"/> GED <input type="checkbox"/> Some College		<input type="checkbox"/> Vocational Certificate <input type="checkbox"/> Associates Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree <input type="checkbox"/> Ph.D. <input type="checkbox"/> No Response	
Housing Needs			
How many people total live in your household (including yourself)?			
What are the ages of everyone (including yourself) in your household? (If you do not know exact age, give approximate ages.) Numeric only. #,#,#,#			
How many bed rooms, enclosed with dry wall, total are in your household?			
How many full bathrooms (bathtub, sink, and toilet) are in your household?			
How many 3/4 baths(standing shower, sink, and toilet) are in your household?			
How many half-baths (toilet, and sink) are in your household?			

<p>How many people are you allowing to stay at your home who would otherwise be considered 'homeless' or 'houseless' if you did not provide them with a place to stay?</p> <p>Why can't those people find housing?</p> <p><input type="checkbox"/> Economic Hardship <input type="checkbox"/> Lack of Housing <input type="checkbox"/> Lack of Caretakers (youth)</p> <p><input type="checkbox"/> Desire to be with Relatives <input type="checkbox"/> Other:</p>
<p>How many total families are in this household? (In this instance, a family would be any individual or couple, age 18 or older, and the children or young adults that depend on them. The only exception would be if a minor, for example a 17-year-old mother, lives in a home with dependents who depend on them. This too would constitute a family).</p>
<p>Does your home have the space to meet the needs of everyone living there? <input type="checkbox"/></p> <p>Yes <input type="checkbox"/> No <input type="checkbox"/></p> <p>Why or why not?</p>
<p>In the past year, have any of the residents in your home stayed in a place that is not a regular or permanent place to stay, such as outdoors, in a car, in an abandoned or vacant building, or in a public place or place of business?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, how many people?</p> <p>For how long?</p>
<p>Do you have credit? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Unsure</p> <p>If so, what types of credit?</p> <p><input type="checkbox"/> Bank Loans <input type="checkbox"/> Predatory Lender Loans <input type="checkbox"/> Credit Cards <input type="checkbox"/> Other:</p> <p>Do you know what your credit score is? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If so, what is it?</p> <p>If not, how would you rate your credit score?</p> <p><input type="checkbox"/> Poor <input type="checkbox"/> Fair <input type="checkbox"/> Neither Fair nor Good <input type="checkbox"/> Good <input type="checkbox"/> Excellent</p> <p><input type="checkbox"/> Don't know</p>
<p>Do you rent or own the place where you live? <input type="checkbox"/> RENT <input type="checkbox"/> OWN (or paying a mortgage) <input type="checkbox"/> Neither (please describe):</p>
<p>How much do you pay for housing per month? <input type="checkbox"/> Not Applicable</p>
<p>How interested are you in a rent-to-own program?</p> <p><input type="checkbox"/> Very Disinterested <input type="checkbox"/> Disinterested <input type="checkbox"/> Neutral <input type="checkbox"/> Interested</p> <p><input type="checkbox"/> Very Interested</p>
<p>Do you consider yourself to be an elder? <input type="checkbox"/> Yes <input type="checkbox"/> NO</p> <p>If yes, would you live in a Supportive Housing / Home, now or in the future?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> NO</p>

<p>If, yes, would you want a relative to live with you or very close nearby?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> NO</p>
<p>Are you disabled? <input type="checkbox"/> Yes <input type="checkbox"/> NO</p> <p>If housing for people with disabilities were available on the Reservation, would you live there?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> NO</p> <p>Why or why not?</p>
<p>Are you a veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If veteran housing were available on the Reservation, would you live there?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Are you a disabled veteran? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If disabled veteran housing were available on the Reservation, would you live there?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Why or why not?</p>
<p>Are you a single parent or guardian? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>If yes, what is your relation to the child you take care of?</p> <p>If single parent or guardian housing were made available on the Reservation, would you live there?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Why or why not?</p>
<p>What is your current living situation? (Please select the option that best describes your situation):</p> <p>Rent</p> <p><input type="checkbox"/> Low Income</p> <p><input type="checkbox"/> Home Ownership</p> <p><input type="checkbox"/> Employee-Based</p> <p><input type="checkbox"/> Other- Please Explain:</p> <p>Own (or paying a mortgage)</p> <p><input type="checkbox"/> One Family Stick Built Home (built onsite)</p> <p><input type="checkbox"/> Modular Home (built off site and moved on-site)</p> <p><input type="checkbox"/> Mobile Home/Trailer</p> <p><input type="checkbox"/> Other- Please Explain:</p> <p><input type="checkbox"/> Live with friends/family</p> <p><input type="checkbox"/> Other- Please Explain:</p>

Please check 2 housing types you are most interested in?

Rental

- ☐ One Family Stick Built Home
☐ One Family Home Mobile Home/Trailer
☐ One Family Home Modular Home
☐ Townhouse (multi-story, attached to similar houses, w/ street level access)
☐ Apartment
☐ Other: Please Specify

Own (or pay on a mortgage)

- ☐ One Family Stick Built Home
☐ One Family Home Mobile Home/Trailer
☐ One Family Home Modular Home
☐ Townhouse (multi-story, attached to similar houses, w/ street level access)
☐ Condo (an individually owned apartment)
☐ Other: Please Specify

Which 1 would you be most willing to move in to?

Rental

- ☐ One Family Stick Built Home
☐ One Family Home Mobile Home/Trailer
☐ One Family Home Modular Home (built off site and moved on-site)
☐ Townhouse (multi-story, attached to similar houses, w/ street level access)
☐ Apartment
☐ Other: Please Specify

Own (or pay on a mortgage)

- ☐ One Family Stick Built Home
☐ One Family Home Mobile Home/Trailer
☐ One Family Home Modular Home (built off site and moved on-site)
☐ Townhouse (multi-story, attached to similar houses, w/ street level access)
☐ Condo (an individually owned apartment)
☐ Other: Please Specify

None

☐

Does this home have:			Do they function properly?		
	Yes	No	Yes	No	

a. hot and cold running water?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
b. a flush toilet?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
c. a bathtub or shower?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
d. a sink with a faucet?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
e. a stove or range?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
f. a refrigerator?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Employment Type: <input type="checkbox"/> Employed Full-time <input type="checkbox"/> Employed Part-time <input type="checkbox"/> Self-Employed Full-time <input type="checkbox"/> Self-Employed Part-time <input type="checkbox"/> Seasonal Full-time <input type="checkbox"/> Seasonal Part-time	<input type="checkbox"/> Seasonal Self Employed <input type="checkbox"/> Student <input type="checkbox"/> Unemployed but seeking employment <input type="checkbox"/> Homemaker <input type="checkbox"/> Retired, disabled, and/or not seeking employment <input type="checkbox"/> No Response
---	--

Participants estimated annual wage/income from employment: \$

Approximately how many hours per week do you work?

List monthly household income for all sources:

Salary or Wages	SSI	Land Lease	TANF	GA TWEP	Child Support /Alimony	Pension	Self Emp/ Home-based Enterprise	VA Benefits	Unemp Benefits	Other Income	Total Income
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$

What is your total *approximate* household income prior to taxes? (if they feel uncomfortable asking the prior questions)

☐ Less than \$20,000/year
 ☐ \$20,000/year to \$50,000/year
 ☐ Over \$50,000/year

Wo'pila

Appendix 2: Median Family Income for Secondary Markets of Jackson and Bennett Counties

FY 2017 Income Limits Summary										
FY 2017 Income Limit Area	Median Income Explanation	FY 2017 Income Limit Category	1	2	3	4	5	6	7	8
Jackson County	\$50,200	Very Low (50%) Income Limits (\$) Explanation	22,050	25,200	28,350	31,500	34,050	36,550	39,100	41,600
		Extremely Low Income Limits (\$)* Explanation	13,250	16,240	20,420	24,600	28,780	32,960	37,140	41,320
		Low (80%) Income Limits (\$)	35,250	40,300	45,350	50,350	54,400	58,450	62,450	66,500

FY 2017 Income Limits Summary										
FY 2017 Income Limit Area	Median Income Explanation	FY 2017 Income Limit Category	1	2	3	4	5	6	7	8
Bennett County	\$42,000	Very Low (50%) Income Limits (\$) Explanation	22,050	25,200	28,350	31,500	34,050	36,550	39,100	41,600
		Extremely Low Income Limits (\$)* Explanation	13,250	16,240	20,420	24,600	28,780	32,960	37,140	41,320
		Low (80%) Income Limits (\$) Explanation	35,250	40,300	45,350	50,350	54,400	58,450	62,450	66,500

Appendix 3: Population Data

Population Projections for Shannon/Oglala Lakota, Bennett, and Jackson Counties through 2035

Total Population Projections -- Medium Series – Shannon/Oglala Lakota County						
Age	2010	2015	2020	2025	2030	2035
0-4	1602	2016	2238	2292	2284	2457
5-9	1387	1541	1951	2163	2215	2210
10-14	1433	1331	1492	1899	2103	2153
15-19	1505	1370	1277	1444	1847	2042
20-24	1263	1432	1297	1214	1383	1777
25-29	926	1205	1364	1231	1155	1325
30-34	756	879	1151	1300	1168	1099
35-39	740	711	835	1098	1237	1107
40-44	788	689	667	790	1043	1173
45-49	768	729	638	621	741	982
50-54	672	704	668	585	573	689
55-59	550	606	635	602	529	520
60-64	397	495	543	570	540	475
65-69	312	351	440	482	506	480
70-74	199	261	293	370	403	424
75-79	140	162	214	238	303	329
80-84	91	101	117	157	172	222
85+	57	104	142	182	240	292
Total	13586	14687	15963	17237	18443	19755

Total Population Projections -- Medium Series -- Bennett County						
Age	2010	2015	2020	2025	2030	2035
0-4	344	345	375	386	402	407
5-9	326	328	329	358	369	384
10-14	316	311	313	315	344	354
15-19	316	301	297	299	301	330
20-24	252	299	282	280	282	284
25-29	212	238	283	265	263	266
30-34	171	200	225	267	248	248
35-39	168	159	189	212	252	232
40-44	179	155	148	177	198	236
45-49	208	163	142	136	164	184
50-54	208	189	147	129	124	151
55-59	187	185	168	130	116	110
60-64	160	166	163	149	114	103
65-69	88	142	145	143	130	99
70-74	105	71	119	119	117	107
75-79	79	84	55	97	96	94
80-84	56	56	60	39	70	69
85+	56	77	91	105	99	117
Total	3431	3470	3532	3606	3690	3777

Total Population Projections -- Medium Series -- Jackson County						
Age	2010	2015	2020	2025	2030	2035
0-4	274	304	347	357	358	350
5-9	273	261	292	333	342	343
10-14	267	261	250	281	321	329
15-19	258	255	250	238	270	309
20-24	206	245	240	235	225	257
25-29	191	194	233	226	222	212
30-34	154	181	183	221	213	209
35-39	142	144	171	172	210	200
40-44	164	131	135	160	160	198
45-49	185	150	120	124	149	148
50-54	199	168	135	108	114	137
55-59	158	178	149	120	96	102
60-64	153	139	159	132	106	85
65-69	98	136	121	140	115	92
70-74	113	79	113	99	116	95
75-79	71	91	62	91	78	94
80-84	64	50	65	43	66	56
85+	61	86	93	108	104	117
Total	3031	3053	3116	3192	3267	3333

Appendix 4: Income Data

Median Family Income Projections for the next 5 years based on current inflation rate projections.

Year	2018	2019	2020	2021	2022
Inflation rate	1.0655	1.0936	1.119	1.1434	1.1694
MFI Shannon/Oglala Lakota	\$28,206	\$28,950	\$29,622	\$30,268	\$30,956
MFI Bennett	\$43,411.67	\$44,556.54	\$45,591.42	\$46,585.55	\$47,644.86
MFI Jackson	\$51,869.61	\$53,237.54	\$54,474.04	\$55,661.86	\$56,927.56

Appendix 5: Economic Data

	Count	Share
Total Primary Jobs	4,296	100
Agriculture, Forestry, Fishing, and Hunting	22	0.5
Mining, Quarrying, and Oil and Gas Extraction	0	0
Utilities	28	0.7
Construction	105	2.4
Manufacturing	19	0.4
Wholesale Trade	50	1.2
Retail Trade	350	8.1
Transportation and Warehousing	3	0.1
Information	44	1.0
Finance and Insurance	21	0.5
Real Estate and Rental and Leasing	137	3.2
Professional, Scientific, and Technical Services	43	1.0
Management of Companies and Enterprises	0	0
Administration and Support, Waste Management, and Remediation	71	1.7
Educational Services	1,376	32.0
Health Care and Social Assistance	623	14.5
Arts, Entertainment, and Recreation	234	5.4
Accommodation and Food Services	157	3.7
Other Services (excluding Public Administration)	25	0.6
Public Administration	988	23.0

Appendix 6: Existing Housing Conditions

