

Veterans Housing Needs and Homeownership Study



PREPARED BY

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Executive Summary

Introduction. The Veterans Housing Needs and Homeownership Study was conducted by Big Water Consulting (Big Water) in cooperation with the Cheyenne River Housing Authority (CRHA), Oglala Sioux Lakota Housing (OSLH), and Sisseton Wahpeton Housing Authority (SWHA) with support from the South Dakota Native Homeownership Coalition (SDNHC), Enterprise Community Partners, and Lakota Funds. The goal was to identify the housing and service issues most important to veterans in each community and then develop and fund tailored programs to help address these collective concerns. Additionally, because contact information for each respondent was collected as part of the survey, service providers can now engage directly with veterans to identify and develop strategies to meet their individual needs. This report focuses on the results specific to the Cheyenne River Sioux Tribe (CRST).

Project Timeline. Initial planning meetings began in December 2017, but administrative challenges and issues related to matching funds delayed the start of the project. An initial Memorandum of Understanding was developed in May 2018; preparations for the launch of data collection began shortly thereafter and continued off and on until a final contract between SDNHC/Lakota Funds and Big Water was signed in September 2018. Distribution of the survey in both online and paper formats began the week of Veterans Day. Data collection ended on January 14th, 2019 and a focus group was conducted on February 21st. An overview of the study's key findings was delivered to SDNHC and the tribal clients on March 14th; a draft report was provided to SDNHC for feedback on March 18th. Individual reports were delivered to each community partner for review in April 2019. The project is anticipated to close at the end of May 2019, with reports released in June.

Data Collection. Data were collected through an intercept survey and focus group of veterans served by CRST. Participating veterans lived both on and off of the Cheyenne River Indian Reservation. Survey content was developed based on the feedback of the Tribe's survey team. The survey addressed basic demographics, period of service, education, employment status, income and finances, housing context and preferences, disability, communication preferences, use of and familiarity with VA benefits, and participation in veterans' organizations. The focus group provided more in-depth information on veterans' current and preferred living situations, housing challenges, use of veteran-focused benefits and services, and suggestions for supportive services and programs.

Results. Intercept surveys were completed by 99 Cheyenne River veterans and the focus group included seven veterans. A selection of key themes is presented below.

- Approximately 17.5% of all survey respondents were living doubled-up with family or friends; many focus group participants indicated that they lived with family and friends upon return to the reservation and/or surrounding area.
- Approximately 81% of respondents living with family and friends on a temporary or permanent basis cited the lack of available housing as a top reason; 38% said they did not

have enough money to pay rent or mortgage, which focus group participants related to a lack of available jobs.

- Approximately 71% of homeowners reported that their home needed renovation and 14% reported that they needed to replace their unit with a whole new home; the need for financing for renovation was also raised in the focus group.
- 80% of respondents were interested in purchasing a home; top barriers included saving enough for a down payment and closing costs (73%), low credit score (65%), and lack of available housing (47%).
- Poor credit and/or lack of understanding about credit are major barriers and were a consistently-cited challenge across age groups and data collection methods; over 60% of all survey respondents indicated that they had a “poor” or “fair” credit score.
- Only 68.8% of survey respondents who cited credit as a barrier to homeownership were interested in financial coaching; 54.0% of those reporting “poor” or “fair” credit were interested in financial coaching.
- Among survey respondents, veterans’ individual median incomes accounted for a large proportion of reported median household income, even when there were multiple adults. Focus group participants noted that veterans have consistent sources of VA income, which is an anchor for other family members and should be considered alongside or instead of credit scores.
- There is a general lack of awareness and/or understanding of the benefits and services (tribal and/or federal) that may be available to individual veterans. For example:
 - 42.3% of survey respondents said they had minimal understanding or no understanding of healthcare benefits.
 - Over 45% of respondents reported no understanding or minimal understanding of prescription benefits.
 - Over 75% of respondents interested in purchasing a home reported having no understanding or minimal understanding of the VA Home Loan program; 84% were not aware of the Native American Direct Loan program.
 - 81.2% of respondents with a high school diploma or less, and 73.9% of respondents with some college, had no understanding or minimal understanding of education and training benefits.
 - 73.7% of respondents reported no understanding or minimal understanding of vocational rehabilitation benefits.
 - Focus group participants indicated that they were not made aware of the services and benefits for which they were eligible when they returned; many expressed ongoing uncertainty about what was available and which programs they might be eligible for.
- Veterans may not qualify for, or may have difficulty accessing, many key VA benefits.
- Vocational and educational benefits (when used) were generally viewed favorably by focus group participants.
- Veterans’ preference was generally not perceived by focus group participants to result in tangible benefits to individual veterans in employment, housing, or tribal service delivery.
- Lack of housing, jobs, and formal integration/transition programs can make the return to reservations challenging for veterans. Many focus group participants noted that they would

benefit from having some type of transitional housing available to them for six months, or possibly up to one year, in order to allow them to retain their independence and pride and give them time to find employment, rather than having to live on a friend or family member's couch as a dependent.

- While traditional practices are valued, not all veterans want to be part of formal veterans groups; differences in communications and social preferences may exacerbate generational differences and the passing on of traditions.

Recommendations. Tribes and their partners can take steps that help ensure that the sacrifices of veterans are valued on a day-to-day basis as well as during formal events and ceremonies. Based on the results of the survey and focus group, Big Water provides the following programmatic and policy-related recommendations:

Housing

- Establish transitional housing that returning veterans could use for six months to a year as they look for employment and adjust to civilian life; transitional housing would also facilitate outreach regarding benefits and services.
- Consider the development of veterans' "villages" where veterans could live in proximity with one another, but still have private space.
- Evaluate the feasibility of a mutual assistance/sweat equity approach to developing veterans housing.
- Explore ways to make the development of multigenerational homes feasible using federal funds.
- Explore options to subsidize housing for veterans that do not qualify for low income housing and prioritize veterans on wait lists.

Employment

- Evaluate the intent and application of veterans' preference within tribal employment processes; if there is no intention of preference, remove the question. If preference is truly intended, work with the TVSO and support staff to actively recruit veterans, increase the weighting for veteran status and make the selection process more transparent.
- Consider convening a workshop or forum to help veterans identify and describe skills that are transferable to the civilian workplace and help hiring managers better understand the value veterans can bring to a job and a team.

Homeownership and Financial Services

- Develop, implement, and/or adapt comprehensive homeownership assistance and education programs, and promote their value to veterans.
- Consider developing tailored credit and financial education courses that address the particular concerns and challenges of veterans and offer them before departure and immediately following the return from active duty.
- Consider developing veteran homebuyer readiness cohorts to create built-in support.
- Consider dedicating resources to helping veterans navigate the bureaucracy and paperwork associated with buying a home.

- Work with lenders to explore the feasibility of altering the weighting of income and credit for veterans applying for loans.
- Work with local, tribal and federal financial institutions to explore creative and contextually appropriate ways to provide financing for home purchase, infrastructure development and renovation on reservation and trust land for qualified applicants.

Home Repairs and Renovation

- Conduct unit condition assessments of veterans' homes to better characterize, plan for and prioritize repairs.
- Work with the tribe and local financial institutions to help veterans access money to complete needed repairs and renovations.
- Use the data collected to support applications for SHA, SAH and HISA grants.

Veterans Benefits and Services

- Establish a systematic outreach program for veterans returning home that clearly outlines available benefits and services (both federal and tribal) and, where feasible, provides one on one support for individual veterans in determining and applying for the benefits and services for which they qualify.
- Encourage additional tribal investment in veterans' support services and staff, particularly in areas where there are gaps in outreach and access related to VA benefits and services.
- Evaluate the allocation of tribal funding for veterans programs and work with veterans of all ages and service periods to prioritize investment in veterans' activities, support services, staffing, advocacy, and formal organizations.
- Use the data collected to help advocate for policy, program and staffing changes that make VA benefits and services more accessible to Native veterans living on reservations. Document practices and interactions perceived to be discriminatory.

Connecting Veterans

- Renew emphasis on cultural practices and ceremonies that welcome returning veterans and bridge generations.
- Leverage technology to reach younger veterans who may not be as likely to be part of formal veterans groups and continue to explore their preferences for support.

Individual Outreach

- Use the data collected to help relevant program staff reach out to individual survey respondents and address their interests and needs, particularly those who are homeless or at risk of becoming homeless, those who are disabled and need alterations to their homes, those whose homes need renovation or replacement, those who are interested in homeownership, and those who expressed interest in various programs supporting homeownership and financial literacy.

Introduction

Historically, Native Americans have served at higher rates in the U.S. Military than the general population of the United States. However, the characteristics and needs of Native veterans are not well represented in official datasets like the American Community Survey (ACS). Veterans returning to civilian life from active duty service can face a number of challenges, including problems with mental health and physical health, difficulties finding and keeping employment, and disproportionately high rates of homelessness. Native American veterans face additional challenges when returning to rural reservations that may have limited opportunities for housing and employment.

The Veterans Housing Needs and Homeownership Study was developed to gather data that would help tribal housing authorities, Tribal Veterans Service Officers (TVSOs), and other service providers better understand the circumstances, challenges, and needs of veterans (both Native and non-Native). The Study was conducted by Big Water Consulting (Big Water) with support from the South Dakota Native Homeownership Coalition (SDNHC), Enterprise Community Partners, and Lakota Funds. Intercept surveys and focus groups were conducted in coordination with three community partners: Cheyenne River Housing Authority (CRHA), Oglala Sioux Lakota Housing (OSLH), and Sisseton Wahpeton Housing Authority (SWHA).

This report contains the key findings of the study as they relate to the Cheyenne River Sioux Tribe and is broken into four major chapters following the introduction. The first provides some high level context. The second outlines the project purpose, structure, and timeline. The third includes the results specific to CRST. The final chapter summarizes key themes and provides associated recommendations. Additional detail can be found in the main project report and in the accompanying Appendices.



Background

Project Background

Recognizing the contributions of veterans and the need to better understand their specific circumstances and challenges, SDNHC, Enterprise Community Partners (Enterprise), Lakota Funds, Big Water, and the three community partners began discussing a veterans housing needs assessment in the early summer of 2017. SDNHC subsequently applied for and was awarded a Section 4-Capacity Building grant from Enterprise. The Veterans Housing Needs and Homeownership Study (the Study) is the third housing and homeownership project Big Water has undertaken in cooperation with SDNHC and its member tribes. A Housing Needs Assessment for the Cheyenne River Housing Authority (CRHA) was completed in 2017 and provided data and recommendations to CRHA to support them in their goals of meeting housing needs and increasing homeownership.

Community Partners

Cheyenne River Sioux Tribe. The Cheyenne River Sioux Tribe (CRST) consists primarily of the Minneconjou, SiHaSapa, Oohenumpa, and Itazipco bands of the Lakota Nation. The Cheyenne River Indian Reservation (CRIR) was established in 1889 after the Great Sioux Reservation was split up into five smaller reservations. The reservation includes most of Dewey and Ziebach counties in South Dakota and, at 4,267 square miles, it is the 4th largest Indian reservation in the United States¹ (see Figure 1). A checkerboard of off-reservation trust land covers portions of Stanley, Haakon, and Meade Counties. There are 15,933 members enrolled in the CRST and, according to 2017 American Community Survey (ACS) estimates, 8,527 people live on the reservation.² 78.2% of people living on the reservation identify as American Indian or Alaska Native (alone or in combination with other races) and 22.5% are white (alone or in combination with other races).³

Cheyenne River Housing Authority. The Cheyenne River Housing Authority (CRHA) was founded in 1965 to help provide low income housing on the reservation. Today, CRHA serves more than 650 predominantly Native families as the largest provider of housing on CRIR.⁴ CRHA aims to use locally-designed strategies to “achieve greater cost effectiveness in Federal expenditures, give incentives to families with children where the head of the household is working, and increase housing choices for low-income families.” CRHA also works to “leverage resources by working with and through experienced non-profit service providers and other

¹ <https://www.bia.gov/regional-offices/great-plains/south-dakota/cheyenne-river-agency>

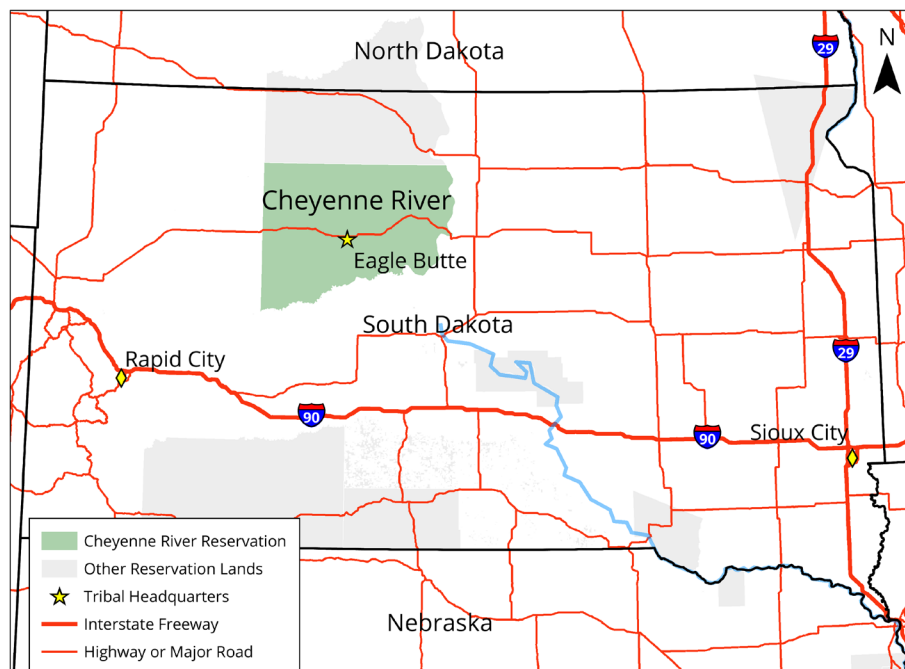
² ACS, 2013-2017 5-Year Estimates

³ *ibid*

⁴ <https://crhanetwork.org/index.html>

local tribal government agencies to deliver access to health, education and social services that benefit [residents] and [neighborhoods].”⁵ The current study will help CRHA connect veterans with the specific services they need.

Figure 1 Location of Cheyenne River Indian Reservation



CRST Veterans. While ACS data may not fully capture the numbers or characteristics of veterans on reservations, it is the best data currently available and provides a starting point for comparison. There are an estimated 330 veterans living on CRIR, or 6.0% of the population 18 and over.⁶ 91.2% of veterans on CRIR are male, comparable to percentages for South Dakota (91.4%) and the U.S. (91.6%). The largest proportion of veterans on CRIR served during the Vietnam Era, which is consistent with numbers for both South Dakota and the United States (see Table 1).

The closest VA hospital is the Fort Meade Campus of VA Black Hills Health Care System, about 141 miles from the Tribal Government Seat in Eagle Butte. There is an outpatient clinic in Eagle Butte intended to provide some basic VA services including tele-health services, HUD-VASH services, and mental health services.⁷ The nearest Vets Center, which provides counseling and other health services, is about 170 miles away in Rapid City and the Regional Veterans Benefits Administration in Sioux Falls is more than 300 miles away.

⁵ibid

⁶ACS, 2013-2017 5-Year Estimates

⁷<https://www.va.gov/directory/guide/state.asp?STATE=SD&dnum=ALL>

Table 1 | Common Periods of Service by Location

	Cheyenne River		South Dakota	United States
	Veterans	Percentage	Percentage	Percentage
Gulf War (9/2001 or later)	52	15.8	18.4	16.6
Gulf War (8/1990 to 8/2001)	43	13.0	20.0	19.5
Between Gulf War and Vietnam Era only	66	20.0	12.6	13.7
Vietnam Era	103	31.2	36.7	35.8
Between Vietnam Era and Korean War only	26	7.9	8.0	8.8
Korean War	35	10.6	10.6	9.5
World War II	15	4.5	3.9	5.0

Data source: ACS 2013-2017 5-Year Estimates. Periods are labeled as reported through American FactFinder.

Housing and Employment Challenges

CRIR is rural and fairly isolated and both residents and CRHA face a variety of challenges. Namely, there are a large number of vacant units in spite of high rates of overcrowding, a high proportion of the housing stock is made up of mobile homes, housing units are aging, home values are low, unemployment rates are high, and median incomes are low. These challenges are briefly summarized in the comprehensive report referencing data from the ACS 2013-2017 5-Year Estimates and the results of other studies. ACS data may not fully represent these challenges, but can be used to provide context and a preliminary comparison.

Challenges and Services for Veterans

The highly stressful experiences that U.S. Armed Forces Members face during active duty, along with a sometimes difficult transition from active duty to civilian life, predispose veterans to a number of challenges, including mental health and physical health problems, difficulties with finding and keeping employment, and disproportionately high rates of homelessness. Native American Veterans face additional challenges when returning to rural reservations that may have limited opportunities for housing and employment. A discussion of the challenges faced by veterans is included in the main project report and is also included as Appendix A.

In order to help address some of these challenges and repay veterans for their sacrifices, the U.S. Department of Veterans Affairs (VA) offers those returning from service with an honorable discharge a number of benefits. VA benefits that individuals may qualify for include healthcare, prescriptions, life insurance, disability compensation, home loans, education and training, vocational rehabilitation, transition assistance, burial and memorial, and benefits for dependents and survivors, among others. VA health benefits are provided by VA hospitals, smaller community-based outpatient clinics, and veterans centers that provide mental health help and counseling. Regional benefits offices help provide access to other VA services. Brief overviews of some of the common VA benefits referenced in this study are included in the main project report and are also included as Appendix B.

Project Overview

Following the initial project discussion in the summer of 2017 and preliminary planning meetings in December 2017, the survey launch was originally planned for May or June of 2018. However, issues concerning matching funds and administrative challenges delayed the start of the project. A final contract between SDNHC/Lakota Funds and Big Water was signed in September 2018 after staffing within other partner entities had stabilized and all partners agreed upon matching of the grant funds provided Enterprise Community Partners. Preparation for the launch of data collection activities resumed at that time.

Purpose and Goals

It was the consensus of the community partners that information on the numbers and characteristics of veterans in their communities had been historically inaccurate in official datasets like the ACS. The Veterans Housing Needs and Homeownership Study was developed to gather data that would help tribal housing authorities, TVSOs, and others better understand the circumstances, challenges, and needs of veterans in each community. The goal was to identify the housing and service issues most important to veterans and then develop and fund tailored programs to help address these collective concerns. Additionally, because contact information for each respondent was collected as part of the survey, service providers can now engage directly with veterans to identify and develop strategies to meet their individual needs.

Project Structure, Methods, and Timeline

The Study consisted of three overlapping 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: Planning and Design

After initial discussions in December 2017, more formal project planning activities began in May 2018 with a series of conference calls to establish the goals of the project, determine appropriate means of data collection, formalize roles and responsibilities, and begin the survey design process. The partners discussed forming Veterans Advisory Groups that would inform the development of data collection instruments and facilitate outreach and project implementation. After establishing the initial project scope, the group began to prepare for the launch of data collection activities, including the iterative development of a survey instrument, though activity slowed in July.

Planning activities and conference calls resumed in September 2018 and a veterans' focus group was added to the scope of the study. CRHA staff coordinated with the TVSO, CRST veterans, and Big Water to finalize survey content and design outreach plans to help maximize

response. PR content was distributed through flyers, newspaper ads, meetings, on the radio, at LNI, and the tribal website from prior to the launch of data collection through its completion.

Phase 2: Data Collection

Data were collected through an intercept survey and a focus group of veterans served by CRST. Participating veterans lived both on and off of CRIR. The tribe's survey team developed strategies for reaching veterans and facilitating the completion of surveys and participation in the focus group; these outreach and recruitment approaches are summarized in Appendix C. A \$50 drawing was also held each week to encourage participation.

Survey content was customized based on the feedback of the tribe's survey team. The survey addressed basic demographics, period of service, education, employment status, income and finances, housing context and preferences, disability, communication preferences, use of and familiarity with VA benefits, and participation in veterans' organizations. Housing authority staff worked with the TVSO and veterans to test both online and paper survey forms to identify challenges and suggest revisions. The final survey instrument is included as Appendix D.

Paper survey forms were distributed for self-administration and were also administered in-person by Housing Authority staff in various settings. Distribution of the survey in both online and paper formats began the week of Veterans Day. Data collection was initially slated to close December 31st, 2018 after leveraging publicity garnered at the Lakota Nation Invitational. CRHA requested an extension in order to gather additional data; the data collection period was extended to January 14th, 2019.

A focus group provided more in-depth information on veterans' current living situations, desired living situations, housing challenges, use of veteran-focused benefits and services, and suggestions for supportive services and programs. The focus group was conducted in-person at the Cheyenne River Veterans Building in Eagle Butte, SD on February 21st. The guide is included as Appendix E.

Phase 3: Data Analysis and Reporting

After the close of CRST's data collection in mid-January, Big Water began compiling, cleaning, and analyzing the data from all survey platforms. Some follow-up was conducted to resolve inconsistencies identified in the data. Data from 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 later analysis and reporting. Survey data were cleaned and analyzed using R. Focus group data were compiled and key themes identified.

Preliminary results were provided to CRHA the week of February 18th and follow-up discussions were held by phone on March 6th. An overview of the study's key findings was delivered to SDNHC and CRHA on March 14th; a draft report was provided to SDNHC on March 18th. Individual reports were provided to community partners for review and feedback in April. The project is anticipated to close at the end of May 2019, with reports to be released in June.

Results

The Veterans Housing Needs and Homeownership Study collected data through an intercept survey and focus group to better describe the characteristics and needs of veterans served by the Cheyenne River Sioux Tribe (CRST). Data collected through the intercept survey should not be considered statistically representative of CRST veterans; however, results can be used to identify general challenges and key themes of concern.

Results are presented in two sections. The first section includes an overview of study participants. The second outlines key results and actionable data that are relevant to CRST. For a more detailed summary of survey responses, please see Appendix F. In all cases, the totals presented reflect the total number of responses for a particular question. Not all respondents answered every question.

Overview of Study Participants

Intercept Survey Respondents

Primary demographics. The intercept survey collected responses from 99 CRST veterans who were predominantly male (86.9%). The median age of respondents was 50, with a range from 24 to 94. 86.7% of respondents were enrolled members of CRST. Of those 25 years old or more, 17.3% had a bachelor's degree or higher. About 45% of respondents were either married or living with a domestic partner.

Household Location. Approximately 90% of respondents lived on the Cheyenne River Reservation. In addition to the option of living off-reservation or on a home site on-reservation, respondents were asked to indicate where they lived from a list of 22 communities. Over half of respondents lived in five communities, with the most popular locations in Eagle Butte: City of Eagle Butte (21.3%) and ML/Chinatown (11.7%) (see Table 2). A very small proportion lived on home sites (3.2%).

Service in the U.S. Armed Forces. Survey respondents served in the U.S. Armed Forces in time periods spanning from World War II to the present (see Table 3). Almost 40% of CRST respondents began service in September 2001 or later and a very high proportion (30%) had deployed for OEF/OIF. Approximately 6% of respondents did not have a DD 214, or Report of Separation, a critical document that verifies military service for benefits, retirement, employment, and membership in veterans' organizations .

For 29.9% of CRST respondents, their service in the U.S. Armed Forces resulted in a service-connected disability. 96.6% of service-connected disabled veterans had a rating of 10% and above and qualify for disability benefits based on that rating. 58.6% of service-connected disabled veterans had a rating of 50% and above and therefore qualify for Priority Group 1 health benefits (see Table 4).

Table 2 | Communities Where Respondents Lived

	Number	Percentage
Eagle Butte: City of Eagle Butte	20	21.3
Eagle Butte: ML/Chinatown	11	11.7
Eagle Butte: Fox Ridge/Habitat/Elk View	9	9.6
Off of Cheyenne River Reservation	8	8.5
Eagle Butte: No Heart	5	5.3
Red Scaffold	5	5.3
Other	36	38.5
Total	94	100

Table 3 | Period of Active Duty in the U.S. Armed Forces*†

	N = 99	
	Number	Percentage
Deployed for Operation Enduring Freedom (OEF) and/or Operation Iraqi Freedom (OIF)	30	30.3
September 2001 or later	39	39.4
August 1990 to August 2001 (includes Persian Gulf War)	22	22.2
May 1975 to July 1990	26	26.3
August 1964 to April 1975 (Vietnam Era)	24	24.2
February 1955 to July 1964	1	1.3
July 1950 to January 1955 (Korean War)	-	-
January 1947 to June 1950	-	-
December 1941 to December 1946 (World War II)	2	2.0

*Table does not include “November 1941 or earlier” which was presented as a survey option but was not selected by respondents.

†Multiple-answer question. Percentages add up to more than 100%.

Table 4 | VA Service-Connected Disability Rating

	Number	Percentage
0%	1	3.4
10% or 20%	6	20.7
30% or 40%	3	10.3
50% or 60%	5	17.2
70% or higher	12	41.4
Don't know	2	6.9
Total	29	100

Focus Group Participants

A focus group was conducted with seven CRST veterans. Each participant completed a questionnaire that asked about basic demographics, housing situation, and period of service. The TVSO and housing authority staff were present at the focus group.

Primary Demographics. Two of the focus group participants were female. Ages ranged from 36 and 69 and all participants were enrolled members of the Cheyenne River Sioux Tribe.

Service in the U.S. Armed Forces. Service periods from the Vietnam era to the present were represented in the focus group. Almost half (42.9%) of participants served in the period after August 2001. Of these, 66% had been deployed for OEF/OIF. The second most frequently-cited time period was between May 1975 and July 1990 (28.6%). Approximately 29% of CRST participants reported a service connected disability.

Housing Situation. None of the participants indicated that they were unhoused. Approximately 83% of CRST participants who provided information were renters.

Key Results

Education

Table 5 shows the highest level of educational attainment reported by respondents. The most common level attained was a high school diploma or GED (32.3%). However, 26.3% had completed some college credits but not obtained a degree. These individuals in particular could benefit from VA education and training and vocational rehabilitation benefits, programs specifically valued by focus group participants who had used them.

Table 5 | Highest Level of Educational Attainment*

	Number	Percentage
12th grade or below with no diploma or GED	3	3.0%
High school diploma/GED	32	32.3%
Some college credits completed but no degree obtained	26	26.3%
Technical college or certification program	13	13.1%
Associate's degree	9	9.1%
Bachelor's degree	14	14.1%
Master's degree	1	1.0%
Doctorate degree	1	1.0%
Total	99	100%

*Table does not include "Professional degree beyond a bachelor's degree" which was presented as a survey option but not selected by respondents.

Among respondents aged 25 and older, 17.3% had obtained a Bachelor’s degree or higher. These numbers are much lower than the U.S. (30.9%) and South Dakota (27.8%) according to ACS 2017 estimates, but closer to the percentage of AIAN individuals who have obtained a Bachelor’s degree or higher across the U.S. (19.7%).

Employment

72.0% of all respondents were in the labor force (did not check a status of retired or disabled). Among respondents in the labor force, 64.2% of respondents had a permanent full-time position. Approximately 16.4% of respondents in the labor force reported being unemployed (see Table 6 for the employment status of all respondents).

Table 6 | Employment Status of All Respondents*

N = 93		
	Number	Percentage
Unemployed	12	12.9
Permanent full-time	43	46.2
Permanent part-time	3	3.2
Temporary full-time	7	7.5
Temporary part-time	-	-
Seasonal full-time	3	3.2
Seasonal part-time	-	-
Self-employed	1	1.1
Retired	16	17.2
Disabled	17	18.3

* Multiple-answer question. Percentages add up to more than 100%.

Most unemployed CRST respondents had looked for work within the past month (81.8%). However, many unemployed respondents had gone long periods of time without work: the average amount of time respondents had been unemployed was approximately 5 years.

Tribal entities were the biggest employer, employing 58.3% of all employed respondents. The federal government was the second most frequently cited employer (21.7%). See Table 7 for the full breakdown of employment types.

Focus group respondents reported difficulties finding employment. Of particular note was the weighting (or lack thereof) of veterans’ preference, especially within tribal entities. Both tribal and federal applications contain a box to indicate veteran status, but veterans did not perceive that to result in any tangible advantage. There was a consistent perception that who you knew mattered more than your experience or status. As a major employer, tribes have a great deal of influence and could make policy changes that make hiring practices more transparent and more beneficial to veterans.

Table 7 | Type of Employment

	Number	Percentage
Tribal entity	35	58.3%
Federal government	13	21.7%
City, state or county government	1	1.7%
Own farm or ranch	1	1.7%
Private sector employee	8	13.3%
Nonprofit employee	-	-
School	-	-
Self-employed	2	3.3%
Total	60	100
Disabled	17	18.3

Income and Expenses

The median annual individual income of surveyed veterans was \$23,500 and the median total annual household income was \$30,122 (see Table 8). This suggests that the income of veteran household members comprises a large portion of the total household income. The per capita income of surveyed households (\$6,932) is less than half the per capita income estimated for Cheyenne River households as a whole (\$15,924, according to ACS 2013-2017), which could indicate that these veterans are supporting larger numbers of people who are not earning income (see Table 9). This reflects comments made in the focus group identifying veterans as having consistent incomes and serving as a stable anchor for other family members.

Table 8 | Annual Individual and Household Income

	Annual Individual Veteran Income	Annual Household Income	Cheyenne River Reservation Annual Household Income (ACS)*	South Dakota Annual Household Income*	United States Annual Household Income*
Mean	\$30,060	\$38,459	\$52,183	\$71,085	\$81,283
Median	\$23,500	\$30,122	\$38,609	\$54,126	\$57,652

*ACS 2013-2017 5-Year Estimates

Table 9 | Per Capita Income

	Veteran Households	Cheyenne River (ACS)*	South Dakota*	United States*
Per capita income	\$7,431	\$ 15,924	\$ 28,761	\$31,177

*ACS 2013-2017 5-Year Estimates

Renters reported spending between \$75 and \$1,082 each month on rent, with a median monthly payment of \$389 (see Table 10). Homeowners reported spending between \$100 and \$1,000 on monthly mortgage payments, with a median of \$473. Four households in this survey

were rent-burdened and one household was mortgage burdened (paying 30% or more of their income each month on rent or mortgage).

Table 10 | Monthly Rent and Mortgage Payments

	Monthly Rent Payments	Monthly Mortgage Payments	Percentage of Annual Household Income Spent on Rent or Mortgage
Mean	\$420	\$454	17.1%
Median	\$389	\$473	11.5%
Range	\$75-\$1,082	\$100-\$1,000	1.7%-125%

Respondents reported spending between \$0 and \$5,500 each month on expenses, with median monthly expenses of \$1,200 (see Table 11). These expenses included rent, utilities, groceries, debt payment, and any other monthly bill or payment and comprised between 0% and 167% of total household annual income.

Table 11 | Monthly Household Expenses

	Monthly Expenses	Percentage of Annual Household Income Spent on Expenses
Mean	\$1,408	54.8%
Median	\$1,200	47.4%
Range	\$0-\$5,500	0% - 167%

Current Housing Situation

Most respondents were renters (40.2%), but a substantial proportion (17.5%) was living doubled-up with family or friends on a temporary or permanent basis. See Table 12 for a complete breakdown of the living situation of respondents. Respondents' average household size was 4.12, with a median of 4 and a range of 1-15. While the majority of respondents were living in a home, 11.1% of these housed respondents believed they were at risk of becoming homeless in the next 60 days; 18.9% of housed respondents believed that they might be at risk of becoming homeless in the next 60 days. 13.3% of respondents were on the waiting list for a CRHA rental.

Respondents who were living doubled-up were asked why they were in that situation (Table 13); the most common reasons cited were that there was not enough available housing (81.2% of doubled-up respondents) and that respondents did not have enough money for rent/ mortgage (37.5% of doubled-up respondents).

Over half of respondents were living in a single family detached home of traditional construction (51.6%), but 23.1% were living in a mobile home or trailer (see Table 14). This percentage is similar to ACS estimates for Cheyenne River (22.4%), but more than two times the estimate for South Dakota (8.7%). Focus group participants indicated that mobile homes were considered more affordable initial options for homeownership; CRHA will be dedicating some recently acquired land to mobile home sites.

Table 12 | Current Living Situation*

	Number	Percentage
Rent a house/unit	39	40.2
Own a house/unit with a current mortgage balance	14	14.4
Own a house/unit with no mortgage balance (own free and clear)	17	17.5
Live in the home of family or friends on a temporary or permanent basis	17	17.5
Live in a shelter facility	2	2.1
Live in a vehicle	1	1.0
Assisted living facility**	2	2.1
Trailer home, unknown living arrangement**	3	3.1
Unhoused**	1	1.0
Veteran Service Corps Housing**	1	1.0
Total	97	100

*Table does not include “Live in a motel” or “Live outdoors” which were presented as survey options but were not selected by respondents.

** Denotes a response that was not an original answer choice

Table 13 | Reasons for Living Doubled-up with Family or Friends*

N = 16		
	Number	Percentage
Not enough available housing	13	81.2
Not enough money to pay rent or mortgage	6	37.5
Lost job/ No employment	2	12.5

* Table shows responses picked by at least 10% of all respondents. See Appendix F for a detailed summary of survey responses.

** Denotes a response that was not an original answer choice

Table 14 | Home Construction

	Number	Percentage
Single family detached home (traditional construction)	47	51.6
Mobile home or trailer (including FEMA trailer)	21	23.1
Single family home (modular construction)	10	11
Not applicable (do not live or stay in a home)	6	6.6
Apartment	5	5.5
Duplex/townhome	2	2.2
Total	91	100

Although many respondents had successfully become homeowners, they still faced challenges with housing. Almost three-fourths of respondents who were homeowners reported that their home needed renovation (71.4%) and 14.3% reported that they needed to replace their unit with a whole new home. The need for support for renovation was also raised in the focus group. See Table 15 for a complete summary of renovation needs.

Table 15 | Renovation and/or Replacement of Homes

	Number	Percentage
Yes, it needs renovation (repairs or substantial work)	20	71.4
Yes, it needs replacement (whole new home)	4	14.3
No, it is in good condition	4	14.3
Total	28	100

Housing Needs and Preferences

Focus group participants expressed a general desire for veterans housing. When survey respondents were asked what housing was needed to better house veterans, only 3.1% indicated that no housing was needed (see Table 16). The top four types of veterans housing reported as needed were single family homes (64.9%), studios/small apartments (32.0%), group housing (27.8%), and assisted/independent living for seniors (25.8%).

Table 16 | Types of Housing Needed for Veterans

	N = 97	
	Number	Percentage
Single family home	63	64.9
Studio/small apartment	31	32.0
Group housing	27	27.8
Assisted/Independent living for seniors	25	25.8
Mobile home	21	21.6
Multigenerational home	19	19.6
Transitional housing	17	17.5
None (no housing needed)	3	3.1
Tiny house*	1	1.0
Additional housing outside of Eagle Butte*	1	1.0

29.6% of respondents needed a home with handicap-accessible features, which is proportional to the percentage of respondents with a service-connected disability (29.9%) and higher than the percentage of respondents who reported a disabled employment status (18.3%). Many respondents needed features to accommodate wheelchairs, such as exterior ramps (75.0%), wide doorways (46.4%), wide hallways (42.9%), wheelchair accessible kitchen and bathroom (both 39.3%), wheelchair accessible bathroom (39.3%), and interior ramps (10.7%). Grab bars (64.3%) were the second most frequently cited feature (see Table 17). Some of these modifications could perhaps be funded through HISA, SAH, and SHA grants.

Table 17 | Home Accessibility Features*

	N = 28	
	Number	Percentage
Exterior ramp(s)	21	75.0
Grab bars	18	64.3
Wide doorways	13	46.4
Wide hallways	12	42.9
Wheelchair accessible kitchen	11	39.3
Wheelchair accessible bathroom	11	39.3
Easy access light switches, outlets, temperature controls	10	35.7
Remote entry devices	5	17.9
Visual alarms and notification devices	5	17.9
Videophone	5	17.9
Interior ramp(s)	3	10.7
Walk-in shower tub*	1	3.6

*Multiple-answer question. Percentages add up to more than 100%.

There was a strong interest in homeownership among respondents, with 80.2% of respondents interested in purchasing a home. About 40% of respondents had previously tried to purchase a home. CRHA's subdivision in Badger Park provides an opportunity for homeownership on the reservation and approximately two-thirds (65.3%) of respondents were aware of this development.

Of those who had previously tried to buy a home, 60.5% were successful. However, respondents reported a number of barriers to becoming homeowners. The top barriers included saving enough for a down payment and closing costs (73.0%), low credit score (64.9%), and lack of available housing (47.3%) (see Table 18). These challenges were all reiterated by focus group participants. In addition to these commonly-cited themes, almost a third of survey respondents reported that a lack of information and understanding of the home buying process was a barrier (32.4%).

Table 18 | Top Barriers to Homeownership*

	N = 74	
	Number	Percentage
Saving enough for a down payment and closing costs	54	73.0
Low credit score	48	64.9
Lack of available housing	35	47.3
Not enough income/Ability to make monthly loan payments	30	40.5
Lack of information and understanding of the home buying process	24	32.4
High existing debts	23	31.1

*Multiple-answer question. Percentages add up to more than 100%. Answers with more than 20% of responses are listed.

The inability to make monthly loan payments was cited as a homeownership barrier by 40.5% of respondents. When asked what would be an affordable mortgage payment, respondents provided a range of \$0 to \$1,600, with a median of \$500 (see Table 19), which is comparable to the median payment reported by respondents with existing mortgages.

Table 19 | Reported Affordable Mortgage Payment

	Monthly Payment
Mean	\$541
Median	\$500
Range	\$0-\$1,600

Respondents who were interested in homeownership were also asked about the size of the household that would occupy their future home. This information is important for CRHA to construct housing with the appropriate number of rooms to avoid overcrowding. Respondents reported an expected median household size of 4 people, similar to the median of current household sizes. The total anticipated household size reported by respondents ranged from 1 to 22 people. See Table 20 for a breakdown of reported household composition.

Table 20 | Expected Household Size in New Home

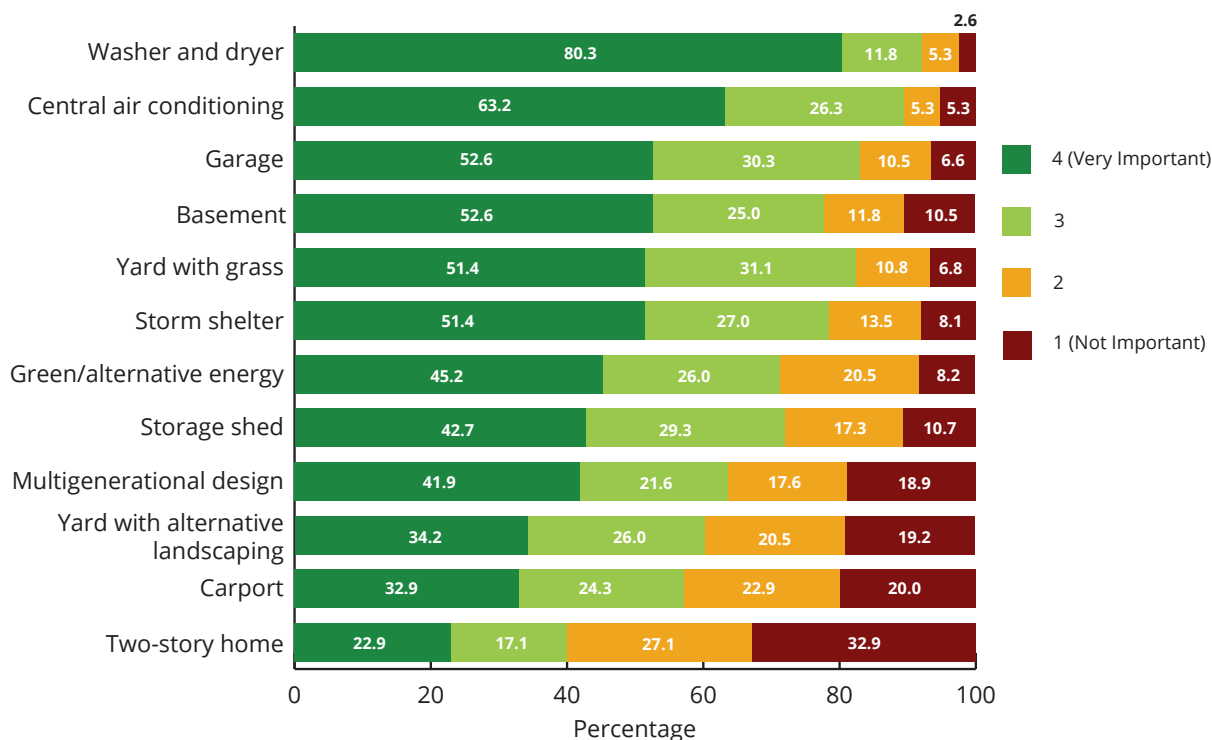
	Expected Number of Adults (18 and older)	Expected Number of Children (17 and younger)	Expected Total Number
Mean	2.45	2.2	4.16
Median	2	2	4
Range	1-21	0-6	1-22

Respondents overwhelmingly preferred to buy a single-family home (87.4%) (see Table 21). Of these respondents, 81% specified a preference for a traditionally constructed stick-built home. Respondents were also asked to rate the importance of various home features; features most-cited as being “very important” in a new home included a washer and dryer (80.3%) and central air (63.2%) (see Figure 2).

Table 21 | Type of Home Respondents Prefer to Purchase

	Number	Percentage
Single family home (traditional construction)	51	70.8
Single family home (modular construction)	7	9.7
Single family home (unspecified construction)	5	6.9
Mobile home	4	5.6
Tiny home	3	4.2
Duplex/townhome	1	1.4
Log house/yurt	1	1.4
Total	72	100

Figure 2 | New Home Features by Importance



Personal Finances and Associated Services

Good credit can be critical to qualify for a mortgage and respondents frequently cited poor credit as a barrier to home ownership. When asked to rate their credit score, respondents generally gave themselves low credit ratings (see Table 22). Over 60% of respondents (60.9%) said they had a “Poor” or “Fair” credit score, and 13.8% of respondents had no credit or did not know their credit score.

Table 22 | Respondent Credit Score Rating

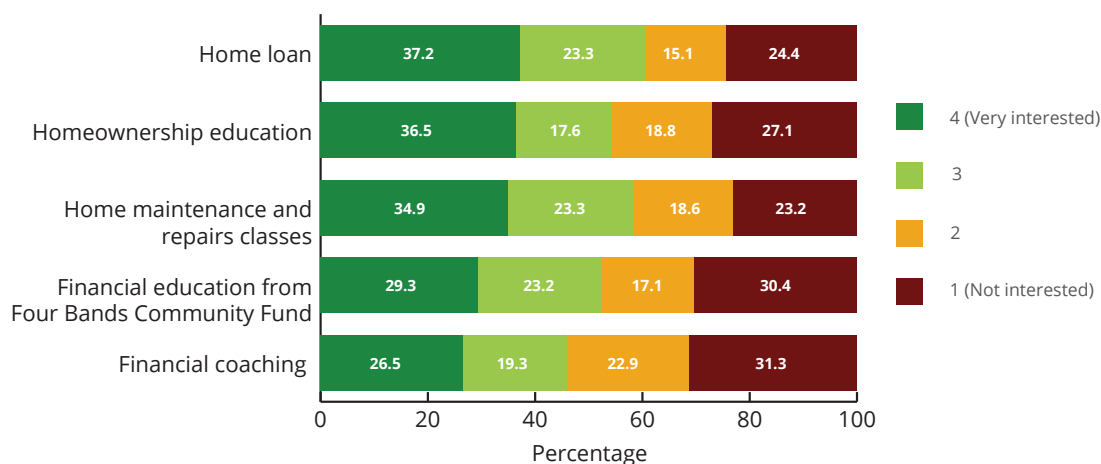
	Number	Percentage
Excellent	8	9.2
Good	14	16.1
Fair	22	25.3
Poor	31	35.6
Don't Know	6	6.9
No credit	6	6.9
Total	87	100

A substantial proportion of respondents also did not have access to common financial tools. Almost two-thirds of respondents did not have a credit card (64.1%). Many respondents also indicated that they did not have a checking account (18.5%). The lack of access to credit cards and checking accounts is a limiting factor in the ability of respondents to build or improve their credit score to obtain a loan and become homeowners.

Over 60% of respondents (61.1%) had taken out a loan other than a home loan in the past five years, primarily car loans (63.8%) or personal loans (56.9%). Of these respondents, 19.0% had defaulted on their loan. The default amount ranged from \$1,000 to \$50,000, with a median of \$5,600. Defaulting may have negative impacts on the credit score of these respondents and they may benefit from credit repair programs as well as financial education to prevent future loan defaults.

There is overall a moderate level of interest in financial and homeownership assistance programs. The assistance programs with the highest proportion of respondents who were “very interested” were home loan assistance programs (37.2%), homeownership education (36.5%), and home maintenance and repairs classes (34.9%) (see Figure 3). The Native American Direct Home Loan Program (NADL) is another program which could assist Native veterans in becoming homeowners. However, 84.2% of respondents interested in purchasing a home were not aware of this program.

Figure 3 | Interest in Financial or Homeownership Assistance Programs



Of those interested in purchasing a home, 45.1% were “very interested” in home loan assistance and 44.3% were “very interested” in homeownership education, higher percentages than for respondents as a whole. Interest in financial assistance also increased with need and relevance, but a substantial gap remained. Of those citing credit as a barrier to homeownership, 68.8% were interested in financial coaching; 63.2% of those reporting “poor” or “fair” credit expressed interest, slightly higher than the proportion who expressed interest in financial education from Four Bands Community Fund (54.0%).

VA Benefits and Services

Veterans are entitled to a wide range of benefits through the Department of Veterans Affairs (VA), but, even if they qualify, they may lack knowledge of or access to these services. The services used most by CRST respondents were healthcare (89.4%), prescription benefits (66.0%), and disability compensation and pension (40.4%) (see Table 23).

Table 23 | VA Benefits and Services Used in the Past 12 months*

	N = 47	
	Number	Percentage
Healthcare	42	89.4
Prescription benefits	31	66.0
Disability compensation and pension	19	40.4
Transportation assistance - direct payment	9	19.1
Transportation assistance - shuttle, van, etc.	8	17.0

*Multiple-answer question. Percentages add up to more than 100%. Answers with responses of more than 15% are included.

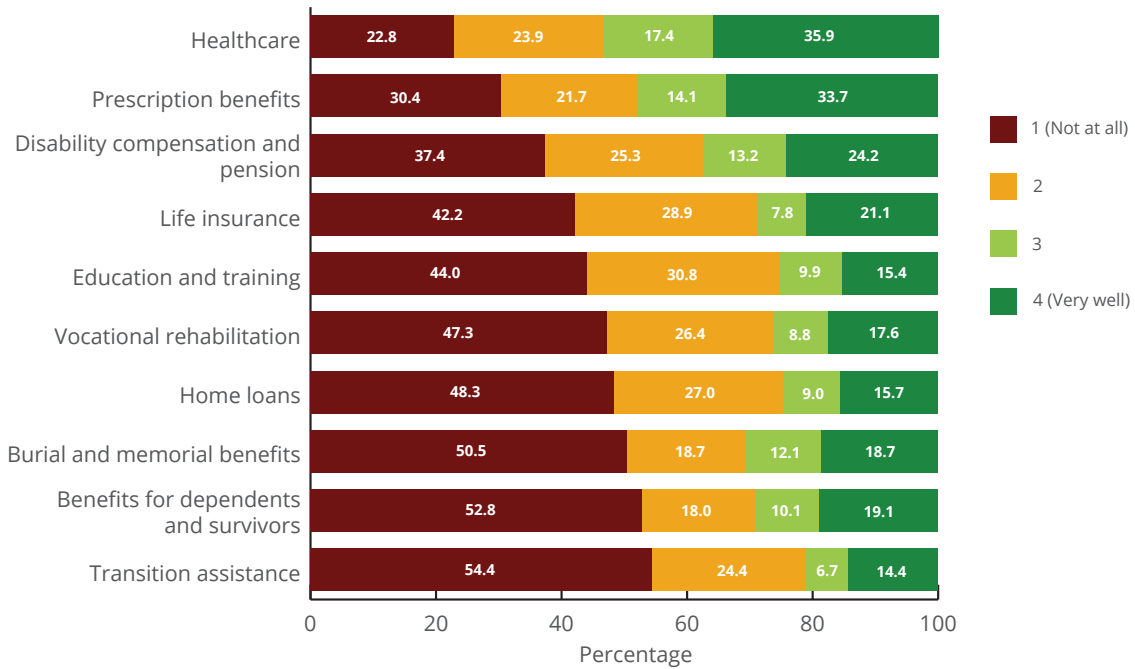
Of the services provided in the list, respondents had the highest familiarity with healthcare and prescription benefits. However, the overall level of familiarity with these benefits is still relatively low; almost half of respondents (46.7%) reported having no or minimal understanding of healthcare benefits, and over half over respondents (52.1%) reported no or minimal understanding of prescription benefits. Disability benefits appear to be somewhat better understood by those who are affected, however; while 28.6% of respondents with a service-connected disability rating reported no or minimal understanding of their disability benefit, 42.9% reported understanding this benefit “very well.”

The familiarity with other available services and benefits was relatively low overall and represents an opportunity for outreach. For example, over three-quarters of respondents were interested in purchasing a home (80.2%), but 77.8% of them reported having no or minimal understanding of the VA home loan program, almost as high as the proportion of potential homeowners who were not aware of NADL.

Additionally, among respondents who had a high school diploma or less, the majority (81.2%) reported no or minimal understanding of education and training benefits. Among respondents with some college, almost three-fourths (73.9%) had no or minimal understanding of education and training benefits. See Figure 4 for the level of understanding respondents reported for each VA service.

The unfamiliarity with VA benefits and services is reinforced by the high proportion of respondents who reported that the primary reasons they did not use a benefit or service is because they did not know about it. Among respondents who did not use a benefit/service, benefits for dependents and survivors (23.3%), transition assistance (22.5%), vocational rehabilitation (20.5%) and life insurance (20.3%) had the highest proportions of respondents reporting that they didn't know about them.

Figure 4 | Understanding of VA Benefits and Services



Veterans' Organizations and Activities

Cheyenne River is home to many veterans' organizations which could provide a supportive network for veterans living on the reservation. However, among survey respondents there was relatively low interest in becoming a member of these organizations (see Figure 5). The Cheyenne River Veterans Association had the highest proportion of respondents who were members (38.6%), as well as the highest level of interest expressed by those who were not members (31.4%). However, 42.2% of all respondents, and 68.6% of those not already a member, were still not interested in membership.

Additionally, age of respondents may be a factor in organization membership. While respondents age 40 or below comprise a proportional amount of membership or interest in membership of these organizations, the membership of respondents age 40 or below is not proportional. For example, while 40% of respondents age 40 or under are members or interested in becoming members of American legion Post 308, only 15.4% of members are age 40 or under. Younger veterans may perceive barriers to becoming members of the organizations they are interested in joining.

Survey respondents were also asked where veterans gather in the community; these places and events may provide opportunities for outreach unrelated to membership. The gathering places selected most frequently by respondents included funerals (47.7%), Cheyenne River Veterans Association meetings (46.2%), and cultural events (46.2%) (see Table 24).

Figure 5 | Membership and Interest in Veterans' Organizations

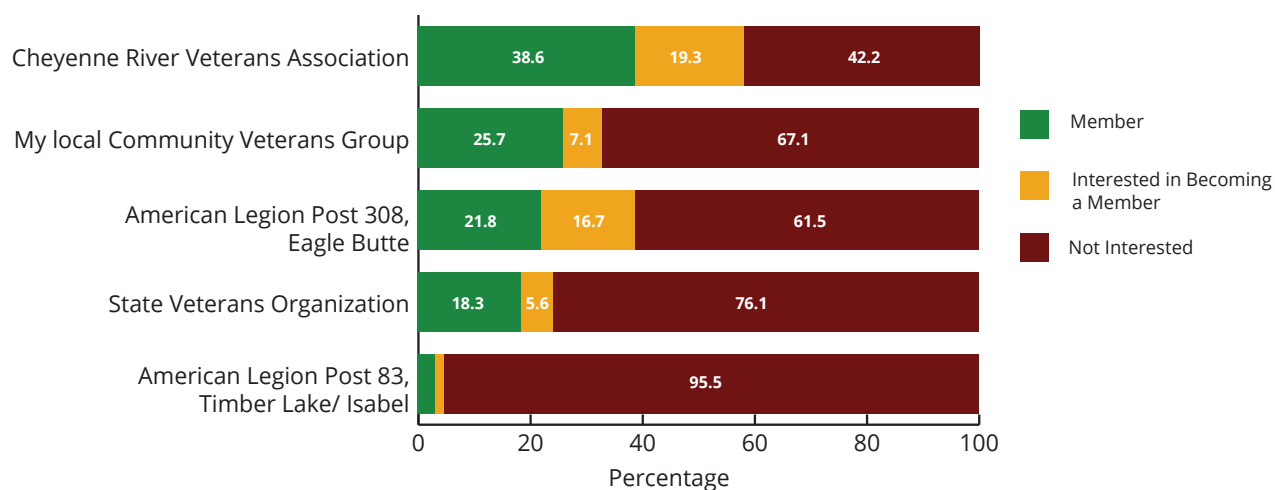


Table 24 | Where Veterans Gather in the Community*

N = 78		
	Number	Percentage
Funerals	37	47.4
Cheyenne River Veterans Association meetings	36	46.2
Cultural events	36	46.2
Lakota Akicita meetings	19	24.4
VA outreach events (e.g., Stand Down)	19	24.4
American Legion meetings	15	19.2
Social time (e.g., pool/ dart league night, local bar)	12	15.4
Don't know**	8	10.3
Veterans Service Corps events**	1	1.3

*Multiple-answer question. Percentages add up to more than 100%.

** Denotes a response that was not an original answer choice

Only about a quarter of respondents (26.6%) reported attending an event, meeting, or activity at the Cheyenne River Veterans Center (CRVC) in the past 12 months. The low attendance seems primarily due to a lack of knowledge: 60.3% of those who did not attend the CRVC did not know about the dates and times of events and 29.3% did not know about the Center at all (see Table 25). However, 17.2% reported not feeling welcome. The median age of those who don't feel welcome at the center was 39, while the median age of respondents who had not attended activities at the center for any reason was 49.4.

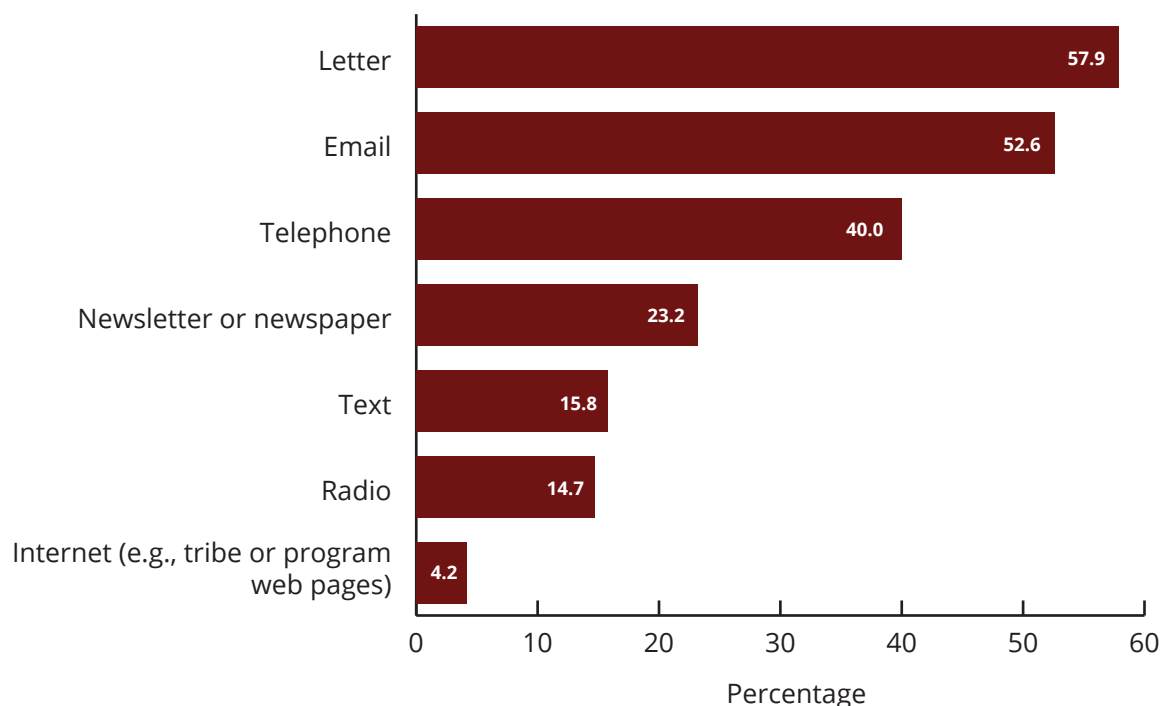
Table 25| Reasons for Not Attending the Cheyenne River Veterans Center

	N = 58	
	Number	Percentage
Don't know about the dates and times of events	35	60.3
Don't know about the Center	17	29.3
Not interested	15	25.9
Don't feel welcome	10	17.2
Conflicting work schedule*	3	5.2

Communications

In addition to in-person gatherings, outreach regarding events and services might be conducted through multiple additional channels. However, communications preferences could influence who receives certain information. Over half of respondents preferred to receive important information through letters (57.8%) or email (52.6%) and 40% wanted to receive information by phone. See Figure 6 for the full list of preferred communication methods.

Figure 6 | Communications Preferences



Over half of respondents reported accessing the internet multiple times a day (58.8%), which suggests that the internet is a viable outreach method for connecting to a large number of Cheyenne River veterans. However, 14.4% of respondents indicated that they never accessed the internet, so offline communication options must still be offered to connect with these veterans. For those who use the internet, there is a high level of internet coverage and connectivity within homes (71.2%) and on mobile cellular data plans (47.5%) (see Table 26).

Table 26 | Location of Internet Use*

	N = 80	
	Number	Percentage
Home	57	71.2
I have a cellular data plan I can use anywhere there is coverage	38	47.5
Work	35	43.8
Public library	6	7.5
School	4	5.0
Community center	2	2.5
Someone else's home	1	1.2

*Multiple-answer question. Percentages add up to more than 100%.

A high proportion of internet users also used social media applications. Two-thirds of respondents (66.2%) used Facebook and a little under half (46.2%) used Messenger. However, about a third (32.5%) of respondents did not use any social media applications at all (see Table 27). As discussed elsewhere, both internet use and the use of social media is more common among younger veterans. Respondents who were 40 years of age and under reported using the internet multiple times per day more than twice as frequently as those who were over 40 (87.9% vs. 43.5%). Of the respondents who used the internet, much higher proportions of those 40 years of age and under used Facebook than those who were over 40 (84.4% vs. 56.5%).

Table 27 | Use of Social Media Applications*

	N = 80	
	Number	Percentage
Facebook	53	66.2
Messenger	37	46.2
I don't use any social media applications	26	32.5
Snapchat	16	20.0
Twitter	5	6.2
Instagram**	4	5.0

*Multiple-answer question. Percentages add up to more than 100%.

** Denotes a response that was not an original answer choice

Key Findings of the Focus Group

Several key themes emerged from the focus group which corroborate and/or provide context for survey results:

- There was consistent interest in pursuing homeownership.
- Poor credit and/or lack of understanding about credit were considered major barriers and a consistent challenge across age groups.
- Navigating bureaucracy and paperwork are challenges; successful loan applicants frequently cited the importance of a committed and caring individual that helped them through the process.
- Many noted that veterans have consistent sources of VA income, which is an anchor for other family members and should be considered alongside or instead of credit scores.
- Veterans' preference was generally not perceived to result in tangible benefits to individual veterans in employment, housing, or tribal service delivery.
- There was a general lack of awareness and/or understanding of the benefits and services (tribal and/or federal) that may be available to individual veterans.
- Veterans on reservations may not qualify for, or may have difficulty accessing, many key VA benefits.
- VA vocational and educational benefits (when used) were generally viewed favorably.
- Lack of housing, jobs, and formal integration/transition programs can make the return to reservations challenging for veterans. Many veterans noted that they would benefit from having some type of transitional housing available to them for 6 months, or possibly up to 1 year, in order to allow them to retain their independence and pride and give them time to find employment, rather than having to live on a friend or family member's couch as a dependent.
- While traditional practices are valued, not all veterans want to be part of formal veterans groups; differences in communications and social preferences
- The TVSO and veterans programs could use additional staff and financial support to more effectively conduct outreach, cover large areas, and connect veterans with needed services.



Recommendations

Several key themes were identified through the survey results and the focus group. These included lack of available housing and jobs, interest in homeownership, challenges with credit, a perceived lack of veterans preference and transparency in hiring, the lack of familiarity (and in some cases, lack of accessibility) of benefits and services available to veterans, and potential generational differences in communications and engagement preferences. While some challenges, such as the general lack of available jobs and housing, are not unique to veterans, tribes and their partners can take steps that specifically help veterans overcome some of the common challenges they face when returning home after active duty service. These actions can help ensure that the sacrifices of veterans are valued and overtly appreciated on a day-to-day basis as well as during formal events and ceremonies. To that end, Big Water provides the following programmatic and policy-related recommendations:

Housing

- Establish transitional housing that returning veterans could use for six months to a year as they look for employment and adjust to civilian life; transitional housing would also facilitate outreach regarding benefits and services.
- Consider the development of veterans' "villages" where veterans could live in proximity with one another, but still have private space.
- Evaluate the feasibility of a mutual assistance approach to developing veterans housing.
- Explore ways to make the development of multigenerational homes feasible using federal funds.
- Explore options to subsidize housing for veterans that do not qualify for low income housing and prioritize veterans on wait lists.

Employment

- Evaluate the intent and application of veterans' preference within tribal employment processes; if there is no intention of preference, remove the question. If preference is truly intended, work with the TVSO and support staff to actively recruit veterans, increase the weighting for veteran status and make the selection process more transparent.
- Consider convening a workshop or forum to help veterans identify and describe skills that are transferable to the civilian workplace and help hiring managers better understand the value veterans can bring to a job and a team.

Homeownership and Financial Services

- Develop, implement, and/or adapt comprehensive homeownership assistance and education programs, and promote their value to veterans.
- Consider developing tailored credit and financial education courses that address the particular concerns and challenges of veterans and offer them before departure and immediately following the return from active duty.

- Consider dedicating resources to helping veterans navigate the bureaucracy and paperwork associated with buying a home.
- Consider developing veteran homebuyer readiness cohorts to create built-in support.
- Work with lenders to explore the feasibility of altering the weighting of income and credit for veterans applying for loans.
- Work with local, tribal and federal financial institutions to explore creative and contextually appropriate ways to provide financing for home purchase, infrastructure development and renovation on reservation and trust land for qualified applicants.

Home Repairs and Renovation

- Conduct unit condition assessments of veterans' homes to better characterize, plan for and prioritize repairs.
- Work with the tribe and local financial institutions to help veterans access money to complete needed repairs and renovations.
- Use the data collected to support applications for SHA, SAH and HISA grants.

Veterans Benefits and Services

- Establish a systematic outreach program for veterans returning home that clearly outlines available benefits and services (both federal and tribal) and, where feasible, provides one on one support for individual veterans in determining and applying for the benefits and services for which they qualify.
- Encourage additional tribal investment in veterans' support services and staff, particularly in areas where there are gaps in outreach and access related to VA benefits and services.
- Evaluate the allocation of tribal funding for veterans programs and work with veterans of all ages and service periods to prioritize investment in veterans' activities, support services, staffing, advocacy, and formal organizations.
- Use the data collected to help advocate for policy, program and staffing changes that make VA benefits and services more accessible to Native veterans living on reservations. Document practices and interactions perceived to be discriminatory.

Connecting Veterans

- Renew emphasis on cultural practices and ceremonies that welcome returning veterans and bridge generations.
- Leverage technology to reach younger veterans who may not be as likely to be part of formal veterans groups and continue to explore their preferences for support.

Individual Outreach

- Use the data collected to help relevant program staff reach out to individual survey respondents and address their interests and needs, particularly those who are homeless or at risk of becoming homeless, those who are disabled and need alterations to their homes, those whose homes need renovation or replacement, those who are interested in homeownership, and those who expressed interest in various programs supporting homeownership and financial literacy.



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