



SOUTH DAKOTA
Native Homeownership
Coalition

CONSTRUCTION INTERNSHIP

Pilot Program Report
Summer 2017





Acknowledgements

The South Dakota Native Homeownership Coalition's Construction Internship Pilot was an innovative program that delivered an intensive hands-on work experience to participants while increasing housing stock on the Cheyenne River and Pine Ridge Reservations. This work was made possible with funding from the Bush Foundation, Citi Community Development, and the Johnson Scholarship Foundation. We'd like to thank Oglala Lakota College's Vocational Education Department for welcoming our recruitment efforts into their classrooms. A special thanks also goes out to Four Bands Community Fund and Lakota Funds for supporting all aspects of program delivery, including program design, recruitment, placement, management, and evaluation. We'd like to recognize Alissa Benoist and Darla Lawrence at Four Bands Community Fund, as well as Yolanda Clifford and LaVonne Randall at Lakota Funds, for their dedicated efforts on this project. We'd also like to thank Dustin Baird of Native American Development Corporation's Procurement Technical Assistance Center for his contributions, especially his work with interns.



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TABLE OF CONTENTS



Messages from the Directors	2
Introduction	4
Launching the Internship Program	6
Building Interns' Financial Capability	10
Intern Success Stories	12
Program Outcomes	14
Key Indicators of Success	16
Contractor & Intern Testimonials	18
Lessons Learned	20
Looking to the Future: Phase II	22

FROM THE DIRECTORS

2





TAWNEY BRUNSCH

*Executive Director
Lakota Funds*

It was an honor to get to know and work with the interns and contractors who participated in our South Dakota Native Homeownership Coalition Construction Internship Pilot. We were able to connect student interns with contractors and provide the opportunity to gain hands-on experience, establish a relationship, demonstrate a work ethic, and open the door to future full-time employment. We introduced interns to basic budgeting and financial goal setting and in some cases assisted them in opening their first savings account and obtaining their first loan. All huge, life-changing events for our interns and their families — and a major step in them achieving self-sustainability. I am anxiously looking forward to building on the successes of our Construction Internship Pilot to expand the program and impact more Native families in the future.



LAKOTA VOGEL

*Executive Director
Four Bands Community Fund*

The Construction Internship Pilot was a community based solution designed to address the opportunity gaps for our recent college graduates and the workforce development challenges for our entrepreneurs. As a pilot site, we connected the skilled labor and optimism of the youth with the construction companies contracted to complete community projects. In my opinion the construction internship has been some of the most meaningful impact Four Bands has had with clients in some time. It allows us to impact almost every facet of an individuals' financial life. Four Bands gained valuable insight into the lived economic realities of our communities by moving our client centered work from the theoretical realm to practical application.



DAVID WHITE BULL

*Vocational Education Department Director
Oglala Lakota College*

I would like to start out by saying the South Dakota Native Homeownership Coalition has been an unexpected blessing for our program. Every year, my department sets in place an Institutional Education Plan for improving the services that we offer our students. Coincidentally, one of our goals for 2017 was to assist our students in finding work once they graduate. When I spoke with the Coalition and learned they were wanting to launch a construction internship program, it was like they were reading my mind or my reports. They found the contractors, funded the stipend, and worked hard to ensure our students were learning from quality contractors. The best part was that the students who completed all 400 hours were able to continue working and have a job. The students who did not complete the program were still a success in my eyes, because the experience they learned is so invaluable and something that the class could not give them. I am very appreciative of the work and help from the Coalition to help with our goals and mission.





INTRODUCTION

4

The South Dakota Native Homeownership Coalition is working to increase homeownership opportunities for South Dakota's Native people to build strong and healthy communities.

We are a collaborative group of key agencies dedicated to creating a clear path to homeownership. Our diverse stakeholders include representatives of Tribes, Tribally Designated Housing Entities (TDHE's), nonprofit organizations, lenders, community development financial institutions (CDFIs), contractors, and federal and state governmental agencies.

From our inception in 2013, the Coalition has worked to tackle the barriers to Native homeownership.



About the Construction Internship Program

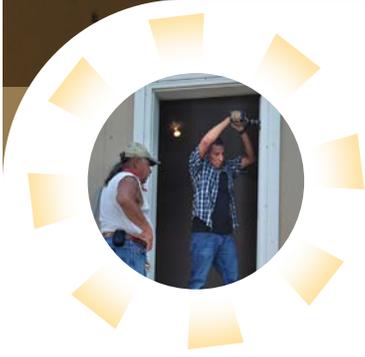
Recognizing that one primary obstacle to Native homeownership in South Dakota is the lack of housing stock, the Coalition has hosted a series of round table discussions with Native contractors, focusing on what we can do to support contractors' efforts to build more homes. Contractors have shared how the lack of an employment-ready workforce – qualified employees that they can rely on – hinders their efforts to develop residential housing stock.

To address this obstacle, the Coalition designed and implemented a new construction internship pilot program, which we launched in summer 2017. Through this pilot, building trades students from Oglala Lakota College worked directly with local contractors on the Pine Ridge and Cheyenne River reservations.

To implement the pilot internship program on the two reservations, the Coalition partnered with two Coalition member organizations: Four Bands Community Fund and Lakota Funds, Native CDFIs working to support entrepreneurs in their communities. Lakota Funds managed the program on Pine Ridge, while Four Bands managed the program on Cheyenne River. In addition to hands-on construction experience, interns also participated in a series of financial education classes taught by the Native CDFIs, and were required to open a bank account with a local financial institution (if they did not yet have an account).

PROGRAM GOALS

- ❏ Provide hands-on construction experience for building trades students;
- ❏ Create the opportunity for local, reservation-based contractors to “test” and build relationships with building trades students for possible future employment (in a risk-free arrangement);
- ❏ Develop pools of employment-ready graduates, which can play a key role in strengthening contractor businesses through expansion opportunities;
- ❏ Provide employment opportunities for building trades graduates in reservation communities with high unemployment rates;
- ❏ Enable interns to access financial education instruction to teach budgeting, money management, understanding credit, and the importance of saving;
- ❏ Increase interns' access to financial products, including bank accounts and loans; and
- ❏ Create a workforce development model that can be replicated in tribal communities across the state and nationwide.



LAUNCHING THE INTERNSHIP PROGRAM

Summer 2017

6

While interns began working with contractors in May 2017, the Coalition and partners started to build the foundation for the program early in the spring, finalizing the program design, developing key program documents, and conducting outreach to recruit contractors and interns. In developing the internship, the Coalition built on the experience of Four Bands, which has been operating a youth internship program for ten years and had many of the necessary pieces in place. In preparing to launch the internship, the Coalition saw that it would be important to develop application forms for interns and contractors, participation agreements for each intern engagement, a memorandum of understanding outlining the roles and responsibilities of program partners, and a financial management memorandum of understanding for partners outlining how program finances would be managed.

Recruitment

Four Bands and Lakota Funds took the lead in recruitment efforts. Since many local contractors are their business loan borrowers and clients, they built on existing relationships to host round table discussions with contractors, and set up individual meetings to encourage contractors' participation and to share information about the internship, its goals, and requirements. In coordination with Oglala Lakota College (OLC), Four Bands and Lakota Funds also arranged meetings with OLC building trades students, to inform them about the new internship program, its benefits, and requirements. At each of these gatherings with contractors and interns, Four Bands and Lakota Funds encouraged potential participants to complete program applications.

Once they received applications from interested interns and contractors, Four Bands and Lakota Funds arranged individual interviews with the candidates. Their goal was to recruit ten interns for each site, and enough contractors to sponsor these ten interns. Once interns were selected, Four Bands and Lakota Funds focused on matching up interns with contractors.

Placement

On Pine Ridge, a primary factor for placement was geography and location – matching interns with contractors who were located in the same or nearby communities. On Cheyenne River, staff focused on matching interns and contractors based on interns' areas of interest and contractors' areas of work and expertise, as well as geographic considerations.



Orientation

Program partners officially launched the internship with orientation sessions for interns and contractors. These sessions provided the opportunity for interns and contractors to meet one another, review program guidelines, and sign participant agreements for each contractor-intern engagement. Four Bands also arranged a "meet and greet" with participating interns and contractors, and then took each intern out to their work site.

On-Site Construction

Once spring classes were complete in May, interns began working with contractors at their job sites. Rather than an hourly wage, interns received a stipend of \$10/hour for their efforts. The program also provided a baseline payment of \$2,500 to each participating



I never thought I'd be able to do the things I learned and experienced. I feel good about myself like I can do anything I put my mind to.



-- Intern, Cheyenne River Reservation

contractor to offset their costs in taking on an intern (including supervision, insurance, and tools). This contractor stipend was adjusted with an additional payment of \$500 for each additional intern that a contractor sponsored.

Students worked for approximately 40 hours each week, for a total of 10 weeks and 400 hours.

Interns' work with contractors varied from building handicap-accessible ramps and sheds for tiny homes to finishing out punch work. Specific tasks included:

- ✘ Grading
- ✘ Demolition
- ✘ Foundation work
- ✘ Concrete
- ✘ Framing
- ✘ Roofing
- ✘ General carpentry
- ✘ Finish carpentry
- ✘ Drywall
- ✘ Flooring
- ✘ Siding
- ✘ Painting
- ✘ Fencing



Management

Lakota Funds and Four Bands each designated one staff person to coordinate work with interns and contractors. The coordinators' work included checking in with students regularly, managing student stipend payments (collecting time sheets and supervising payment distribution), teaching financial education classes, and trouble-shooting internship issues. At Four Bands, the full-time internship coordinator took on the construction internship duties, while at Lakota Funds, a loan officer managed the internship responsibilities.

Results

On Pine Ridge, 10 students began the internship working with 5 contractors, and 4 students completed the program. On Cheyenne River, 13 students began the program working with 7 contractors, and 7 students completed the program. Significantly, all 4 students who completed the program on Pine Ridge received permanent job offers, while 5 of the 7 students on Cheyenne River received offers of permanent employment.

8

“

This was an internship but it felt like a real job, the people I worked with provided a lot of guidance on how to conduct myself in the workplace.

-- Intern, Pine Ridge Reservation



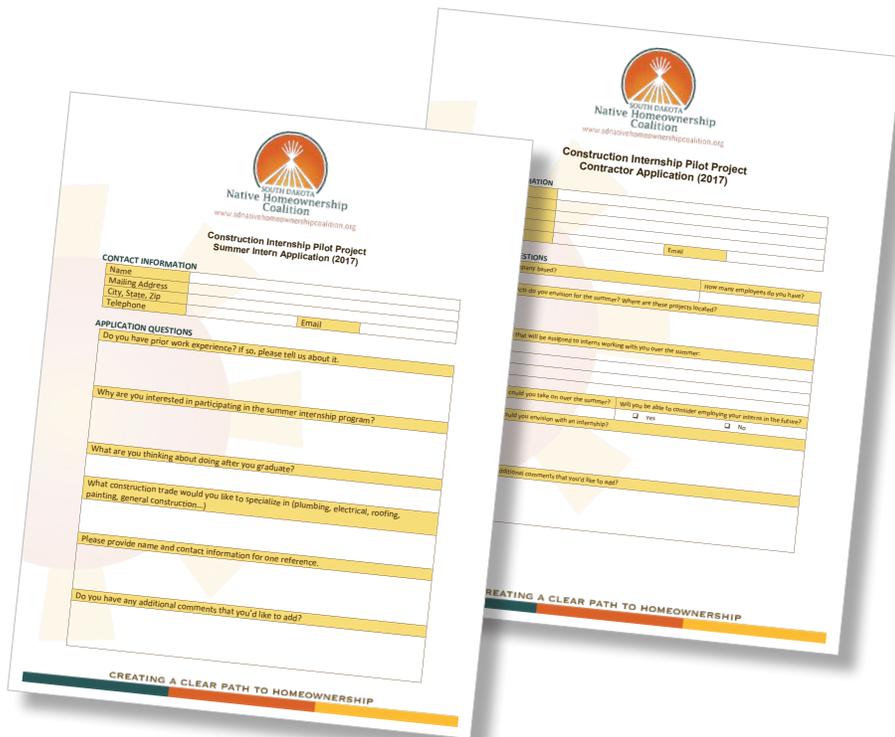
Evaluation

Program partners have shared a number of reasons why some students did not complete the program. Several students found other employment that either paid more, or was located closer to their home. Transportation was also an issue for some interns, especially when the vehicle that one student was using to provide a ride for himself and a fellow intern broke down. Other students were discouraged because they were not treated a “real employees,” primarily based on their stipend amount, payment schedule, and the fact that they were not paid directly by contractors.

Information about retention and other feedback from partners has been critical to the Coalition in launching the new internship and looking at how it can be strengthened. Starting in the spring of 2017, the Coalition has facilitated regular meetings and phone calls to bring partners together and gather feedback on an on-going basis. Internship coordinators at Four Bands and Lakota Funds checked in with interns and contractors regularly, and found that regular financial education classes provided valuable contact with the interns. At the end of the summer, all interns who had completed the program, as well as participating

contractors, provided their input through exit interviews. In the fall, program partners came together for a debriefing session to reflect on the summer program, highlight lessons learned, and outline changes to strengthen the program in the future.

Overall, interns, contractors, and participating organizations (Lakota Funds, Four Bands, and Oglala Lakota College) are unanimous in their agreement about the value of the internship, and the need for it to continue. Oglala Lakota College recognizes the value of hands-on experience for their students, as well as their increased chances of finding a job. Focusing on the interns, Four Bands and Lakota Funds see the growth in the students, their increased employability, their increased financial knowledge, and even their increased confidence and self-esteem. Four Bands and Lakota Funds also see the value to the contractors, in providing an opportunity to build relationships with future employees, train students, and grow their businesses. Across the board, feedback from interns and contractors was extremely positive, as they shared the benefits and highlights of the program in their exit interviews.



During the pilot, the Coalition developed several forms that established a solid program infrastructure. These included the contractor application, intern application, memoranda of understanding for participating organizations, and participation agreements for participating organizations, contractors, and interns.



BUILDING INTERNS’ FINANCIAL CAPABILITY

In addition to hands-on construction experience, interns were also required to take a series of financial education classes taught by Lakota Funds and Four Bands through a “financial education boot camp.” Lakota Funds and Four Bands staff taught these classes on a bi-weekly basis, in coordination with the students’ stipend payment schedule (in order to receive their payment, interns needed to attend the classes).

Instructors used the Native youth financial education curriculum that Four Bands has developed, and agreed that it was an effective tool for the interns. Designed for a high-school – college aged audience, the curriculum covers financial education topics using language, activities, and exercises that meet the needs of participants.

Topics that the curriculum covers include:

- ✘ Identifying needs vs. wants
- ✘ Budgeting
- ✘ Checking accounts
- ✘ Credit
- ✘ Values
- ✘ Goals
- ✘ Saving
- ✘ Plugging spending leaks

While students were not initially excited about this requirement, at the conclusion of the program, many students indicated that it was the most valuable component of the internship.

Beyond financial education classes, interns were also required to open a bank account at a local financial institution. While some students came into the program with a bank account, at least four interns opened new accounts for the first time on Pine Ridge. One participant on Pine Ridge was able to qualify for a car loan through Lakota Federal Credit Union with the support and counseling of Lakota Funds staff.

REFLECTIONS FROM INTERNS ON FINANCIAL EDUCATION CLASSES

“

I learned how to manage money, be responsible with others and our community.

“

I made some money and saved enough to buy a car and also help my grandmother and dad's household with bills and groceries.

“

I highly recommend this internship because it helps you learn to handle your money.

“

I act more responsible. I learned how to save.



Interns completed lessons out of Four Bands' Personal Finance and Saving & Goal Setting modules in their Making Waves Youth Empowerment Series. The curriculum was developed by Four Bands with funding from Citi Community Development.



LESLIE GHOST

Creating a Better Future for his Children

Leslie Ghost completed his internship with Mendoza Construction, a seasoned contractor based out of Kyle, South Dakota, on the Pine Ridge Reservation. During his internship, Leslie gained experience in taping, texturing, and drywall by helping build a home for George O'Rourke, a Native American Army Veteran.

“His supervisor, Raphael Mendoza, says, “He became a good drywall finisher. He was a hard worker and willing to learn. It was great that I got to teach some of what I know.”

Leslie felt that learning interior finish skills would help him gain employment in the future, and he was right. Upon completing his internship, Leslie was hired on part-time by Mendoza Construction. In addition, he has continued working toward his Associate's degree in General Construction at Oglala Lakota College where he is scheduled to graduate in May 2018.

The skills he gained and the income generated from the internship had a significant impact in his life because it will help him achieve something very important.

“Gaining the necessary skills to get a job and getting my degree. These are important to me because I will be able to get a higher paying job so that I can give my kids a better life than what I had.”

In addition to working 400 hours at Mendoza Construction, Leslie also completed 12 hours of financial education classes delivered by Lakota Funds. In fact, Leslie says learning how to create a budget was the most important thing he learned through the internship because it will help him manage his money in the future.

He is more confident after completing the internship, and his perception of himself has also changed.

“He says, “I could spend my money more wisely and I'm a better worker.”

Leslie's immediate goals are to graduate and continue working. His family, especially his mom and his kids, are what keeps driving him toward his goals.

“My kids - they've been my source of strength. It's the main thing that keeps me going. I just want to give them a good life,” says Leslie.

KENNETH FIGHTS THE THUNDER

Proud to Provide for his Family

To complete his internship, Kenneth Fights the Thunder worked 400 hours at WoLakota Construction, a firm dedicated to performing quality projects on the Cheyenne River Reservation.

During the internship, his tasks included demolition, grading, concrete work, carpentry, and framing. Safety management and quality control were also underlying tasks carried through all activities. Some of these were new skills gained, and he says that learning how to operate heavy equipment was the most valuable part of his internship experience.

As his first job since 2014, the internship has given Kenny a chance to support his family. It has also contributed to what he views as some of his greatest achievements.

“...getting my own place for my family, purchasing my own car by completing the construction internship program. Without this program I wouldn't have been able to accomplish these things. It has been great to be able to provide for my family.”

Kenny's supervisor, Spence Etzkorn, says he proved to be responsible and also made a positive contribution to the company.

“Kenny thinks things through and he cares about the end product,” says Etzkorn.

WoLakota thought so highly of him that they hired him on as a full-time employee. Now, he is working while going to college. Kenny is scheduled to graduate the General Construction program at Oglala Lakota College in May 2018.

Although this balancing act is a big challenge, he says, “It has been tough, but it will all be worth it after I graduate in May.”

Kenny views the internship experience positively and feels proud knowing he helped complete a lot of projects. He also says he feels and thinks differently as a result of completing the internship.

“I feel a lot better knowing I can achieve a better way of life by working.”

Someday Kenny hopes to have his own shop, a place to call his own, and a home for his family to enjoy. For now, he is taking some of his own advice, which is, “Keep moving forward, one step at a time. Work hard for everything that you want!”



PROGRAM OUTCOMES

As reflected in the exit interviews and direct conversations with students and contractors, key program outcomes (described to the right) were numerous, impacting all participants.





Students gained hands-on construction experience on actual construction projects in the community.



Contractors developed relationships with future employees.



Students are more confident about their prospects of finding employment on the reservation after graduation.



Contractors have already hired a number of interns, and are growing their businesses.



Local CDFIs (Lakota Funds and Four Bands) have strengthened their relationships with local contracting businesses (current and potential clients).



Interns have strengthened their financial skills and have increased their access to financial products.



Contractors expanded their capacity to meet the increased demand for housing stock.

➤➤ KEY INDICATORS OF SUCCESS

16



23

STARTED PROGRAM

11

COMPLETED PROGRAM

9

RECEIVED EMPLOYMENT OFFERS

6

SECURED FULL-TIME JOBS

82%

of participants who completed the internship received offers for permanent, income-generating jobs.

SECONDARY EDUCATION GRADUATION RATES



15

interns graduated or were projected to graduate from college.

➤ COMPLETION RATE

➤ HIGHER EDUCATION

CREATION OF TOOLS TO SECURE EMPLOYMENT



12

interns developed resumes with assistance from participating organizations.

GREATER POTENTIAL FOR FUTURE EMPLOYMENT



21

interns gained work experience and improved employability skills.

EMPLOYABILITY AT INCOME-GENERATING JOBS



9

interns received offers for full-time employment from their contractors, and 6 interns accepted the offers.

INCREASED FINANCIAL CAPABILITY



21

interns gained financial knowledge and skills.

APPLICATION OF FINANCIAL CONCEPTS



15

interns used financial products to help improve their financial stability.

EXPOSURE TO PERSONAL FINANCE CONCEPTS



17.5

average number hours of financial education each intern completed.

INCREASED CONTRACTOR CAPACITY



40

hours of technical assistance delivered to build the capacity of participating contractors in the areas of operations and human resources.

GREATER POTENTIAL TO MEET HOUSING DEMAND



9

PARTICIPATING CONTRACTORS

4 Winds Lumber

Cheyenne River Housing Authority

Diamond D Construction

Handeland Construction

Last Stand Construction

Oglala Sioux Lakota Housing

Mendoza Construction

Sod's Mechanical

WoLakota Construction

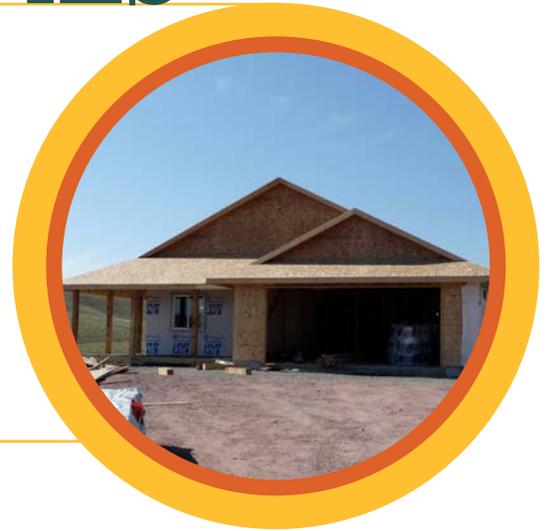
➤ EMPLOYMENT

➤ PERSONAL FINANCE

➤ CONTRACTOR CAPACITY

CONTRACTOR & INTERN TESTIMONIALS

The internship experience impacted several aspects of the interns' lives – from confidence level to employability. They also gained skills that they will carry with them through other life experiences. Additionally, participating contractors had the opportunity to build their capacity in ways that would support future business growth.



FROM THE CONTRACTORS...

18

What is your overall feedback about the construction internship?

“ The program is very helpful to us smaller businesses coming up. Also, gained a good worker out of it.

“ I think it is a very good program to get young people involved in the construction field.

“ Good experience for the kids who want to get involved in the trades. It's a positive thing and I wished this were here sooner, I would've wanted to participate in this program because this is a positive thing for the community.

“ Actually helpful for me. The kids were obedient and hard workers and their willingness to learn was good.

In your opinion, what were the strongest aspects of the internship?

“ It helps our tribal members get their foot in the door in some companies.

“ The actual hands-on learning is invaluable for these kids.

“ The benefit the kids were going to get by hanging with experienced workers.

Would you like to participate in the program again?

“ Yes, the program helps both the intern and myself.

“ Oh hell yeah, most definitely! It was beneficial for both parties.

FROM THE INTERNS...

What did you like most?

“ The hands-on experience I got with tools and other equipment.

“ Doing what I love, working with my hands doing hard work.

What was the most valuable part of the internship for you?

“ All the knowledge that I gained through this program, the different techniques that I picked up from other experienced workers.

“ It got me a job that I was able to keep as a full-time employee.

What was the most important thing you learned through the internship?

“ I learned how to manage money and be responsible with others and our community.

“ Work ethic, getting up early, then driving over to the job and having to work long hours then getting up and having to do it all over again.

What is different about the way you THINK/FEEL about yourself?

“ I think way different from when we started the program. I learned so much these past 12 weeks, it changed my perspective. I learned to save a lot for my goals.

“ I don't feel lazy no more. I always have to find something to do.

What is different about the way you ACT?

“ I think and act more responsible and not so angry. Helped me grow as a person.

“ I act more responsible. I learned how to save.

Do you think the internship will help you secure employment in the future?

“ Yes, I'm confident that I could secure employment.

“ Yes, because I was taught a trade that is needed.



The best thing about the internship program was being able to find young men who want to work in the construction field. If I can find one employee a year out of this it would help me grow.

-- Ken Soderlin, Sod's Mechanical



LESSONS LEARNED

Seeing the 2017 pilot as an opportunity to “try out” the internship, the Coalition tracked lessons learned from the outset. What worked well? What could be strengthened? What should change? Looking to the future, the Coalition can build on the positive elements of the program, while acknowledging these lessons learned and making changes to strengthen the program and increase retention and completion rates. Lessons learned and proposed changes are described below.

➤ **Work more closely with college instructors to prepare students**

In order to ensure that the program is recruiting students who are a good fit and have the capacity to complete the program, the Coalition and partners will work more closely with college instructors who are familiar with the students and can help to prepare students for the demands on an internship and working through the summer.

➤ **Distinguish between the internship and employment, to ensure realistic expectations**

During the initial pilot phase, some students didn't understand the difference between an internship and full-time employment, or why they might be treated differently by their employer and fellow workers. It is important to clarify that the internship is a stepping stone to potential long-term employment, but has its own unique requirements and structure.

➤ **Emphasize the need for reliable transportation and back-up transportation plans**

Looking at the reasons why some interns were not able to complete the initial pilot program, transportation was a key issue. While all students had transportation arrangements in place at the outset, some of these arrangements broke down, hindering participation. Looking at the internship in the future, it will be important to ensure that interns have thought through transportation plans and have a reliable back-up plan in place.

➤ **Strengthen relationships between managing organizations and contractors**

Like the emphasis on building relationships with interns, program partners also recommend strengthening relationships with contractors. This increased contact with contractors should help in identifying intern issues and challenges early on (before they may result in leaving the program), and also boost partner organizations' efforts to support their contractor-borrowers.

➤ **Continue and enhance financial education classes for interns**

As noted in this report, the financial education classes were a highlight of the program for participants, and an extremely valuable part of the internship. Interns have shared how much they learned, and how their financial behavior has changed. These classes should continue to be a core component of the internship in the future. At the same time, instructors could look to partner financial institutions (Lakota Federal Credit Union and Black Hills Federal Credit Union) to increase their participation in the financial education classes, and raise awareness about their financial products.

➤ **Provide additional monetary support for managing organizations' staff time and other administrative expenses**

Program partners also recognized the significant work that the internship creates for the managing organizations, and the time that staff needs to put in to ensure that the internship is successful. Based on this experience, it will be important to provide additional monetary support for managing organizations moving forward to offset their costs to effectively manage the program.

➤ **Explore different ways of paying students, on a site-by-site basis**

During the initial pilot phase, the Coalition provided funding for intern stipends to the managing organizations (Lakota Funds and Four Bands) and the managing organizations then collected intern time sheets and provided regular stipend payments to interns. In the future, Lakota Funds has suggested that rather than paying interns, it would prefer to provide funding to contractors, who would then pay their interns. Four Bands has indicated that it would prefer to continue providing stipends directly to interns since this provides more opportunities to interact with the interns and influence financial knowledge and behavior. Looking at these different approaches, the payment structure could vary from reservation to reservation.

➤ **Place students according to interest in specific areas of construction as much as possible**

While it is important to take geography into account, program partners have seen the need to match students' interests with contractor strengths and experience in different areas of construction.

➤ **Expand pool of contractors sponsoring interns**

Having additional contractors participate in the program will provide more options for intern placement and strengthen the program. Recognizing that students may have their own contacts, the program will encourage students to bring these contacts to the table to expand the pool of participating contractors.

➤ **Increase number of on-site visits to check in on student progress**

While program coordinators conducted on-site visits during the initial pilot phase, much of the contact with interns on Pine Ridge took place during the financial education classes and the visits were conducted on an informal basis. On Cheyenne River, Four Bands was able to conduct more regular visits to check in on intern progress. Program partners recognize the need to formalize these visits and conduct them on a more regular basis on each reservation. Partners believe that this increased contact should lead to increased retention and participation rates.



LOOKING TO THE FUTURE

Phase II in 2018

22

Program partners and participating interns and contractors strongly believe that the internship pilot was very successful, and that we should continue to provide this opportunity for students, contractors, and communities in the future. Based on this input and the results of the 2017 pilot, the Coalition plans to conduct phase II of the pilot program in summer 2018, continuing to place interns with contractors on Pine Ridge and Cheyenne River, and expanding the program to the Rosebud Reservation. Building on lessons learned, the Coalition is poised to continue providing this opportunity for students and contractors in these tribal communities, and continue developing a model that can be replicated statewide. By providing hands-on experience for students, strengthening student-contractor relationships, and building local businesses, the Coalition is confident that we will see increased housing stock in these communities in the future, a critical piece of the homeownership puzzle for Native families in South Dakota.



SOUTH DAKOTA

**Native Homeownership
Coalition**

www.sdnativehomeownershipcoalition.org