

Housing Needs & Homeownership Study



DATA SNAPSHOT

112 | TOTAL RESPONDENTS
IN THE SURVEY

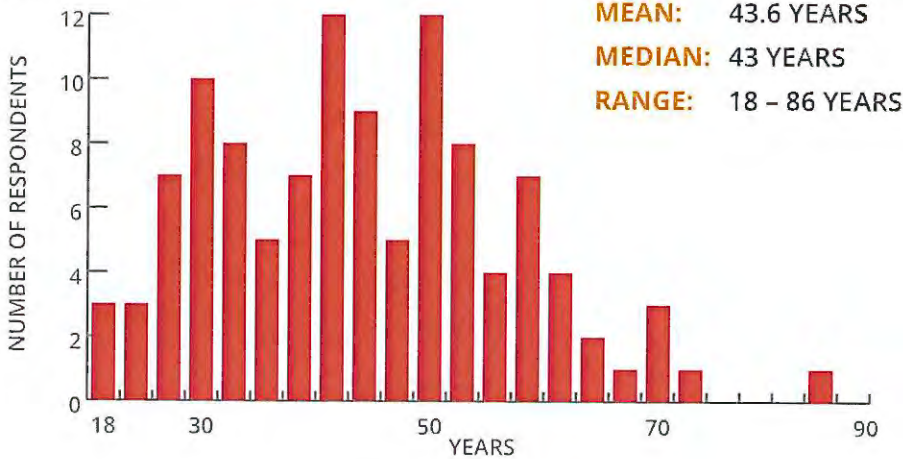
Total does not include blank surveys and respondents not interested in homeownership. Percentages were calculated based on total responses for each question. Not all respondents answered every question.

YANKTON SIOUX MEMBERS

104 ✓
ENROLLED

6 ✗
NOT ENROLLED

AGE



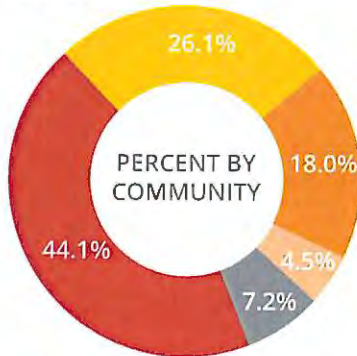
GENDER



VETERAN STATUS

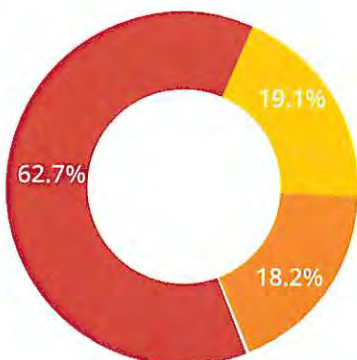
8.4% of respondents have served in the U.S. Armed Forces

COMMUNITY



| TOWN | RESPONSES |
|------------|-----------|
| Wagner | 49 |
| Lake Andes | 29 |
| Marty | 20 |
| Greenwood | 5 |
| Other | 8 |

MARITAL STATUS

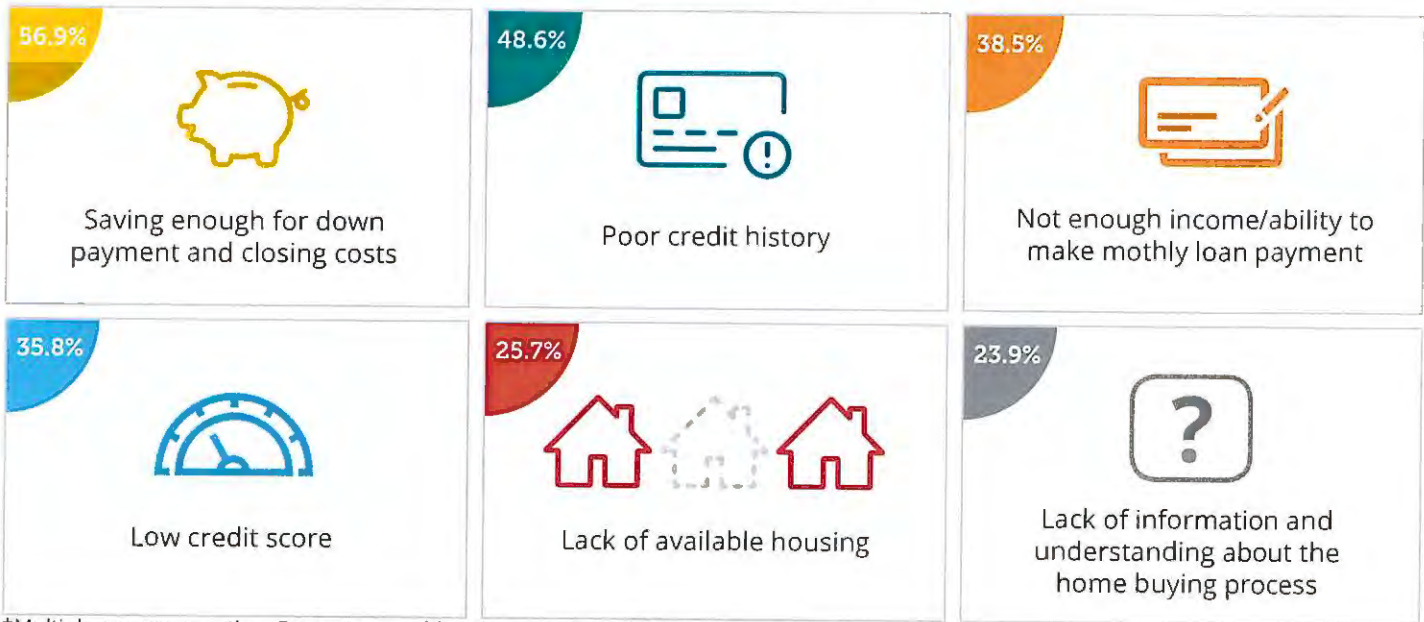


- SINGLE
- MARRIED
- LIVING WITH PARTNER

FAMILY INCOME

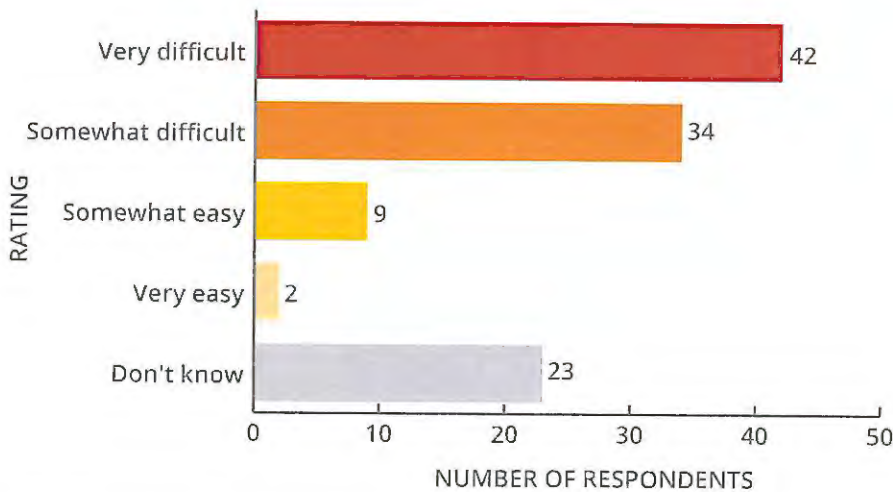
MEAN: \$25,974
MEDIAN: \$27,040
RANGE: \$0 - \$90,000

BIGGEST BARRIERS TO HOMEOWNERSHIP (RESPONDENT CAN CHOOSE UP TO 3)*



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

PERCEPTION OF EASE IN GETTING A MORTGAGE



PERCEPTION OF REASONABLE INTEREST RATE

25.5% think 0-2% is a reasonable interest rate

21.8% think 3-5% is a reasonable interest rate

43.6% are "uncertain" as to what a reasonable interest rate would be

DESIRED NUMBER OF BEDROOMS



PREFERRED TYPE OF HOME

57.6% want to live in a single-family traditional construction home

NEED FOR HANDICAP-ACCESSIBLE

35.5% would need handicap-accessible features

DESIRED NUMBER OF BATHROOMS

75.9% preferred two bathrooms

CURRENT HOUSING STATUS

| | RESPONSES |
|--|------------|
| RENT: | 59 (54.6%) |
| OWN: | 22 (20.4%) |
| LIVE WITH FAMILY/FRIEND: (NO PAYMENT) | 18 (16.7%) |
| RENT WITH FAMILY/FRIENDS: | 5 (4.6%) |
| UNHOUSED: | 2 (1.9%) |
| OWN WITH FAMILY/FRIENDS: | 2 (1.9%) |

JOB STATUS*

| | SELF RESPONSES | SPOUSE RESPONSES |
|----------------------------|----------------|------------------|
| Permanent Full Time | 59 (53.6%) | 17 (41.5%) |
| Permanent Part Time | 7 (6.4%) | 3 (7.3%) |
| Temporary Full Time | 5 (4.5%) | 1 (2.4%) |
| Temporary Part Time | 7 (6.4%) | 2 (4.9%) |
| Unemployed | 24 (21.8%) | 15 (36.6%) |
| Retired | 5 (4.5%) | 2 (4.9%) |
| Disabled | 7 (6.4%) | 3 (7.3%) |
| Student | 3 (2.7%) | 0 (0%) |

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

TOTAL NUMBER OF PEOPLE IN CURRENT UNIT

| | |
|----------------|---------------|
| MEAN: | 4.7 PEOPLE |
| MEDIAN: | 4 PEOPLE |
| RANGE: | 1 – 13 PEOPLE |

ANTICIPATED TIME UNTIL RETIREMENT

| | RESPONSES |
|--------------------------|------------|
| Within 1 year | 3 (3.2%) |
| Within 2-5 years | 7 (7.5%) |
| Within 6-10 years | 7 (7.5%) |
| Over 10 years | 76 (81.7%) |

44.6%

OF RESPONDENTS ARE TRIBAL EMPLOYEES

77.5% are interested in purchasing a home in a new YST development

22.6% ever tried to purchase a home

AMONG THOSE WHO TRIED TO PURCHASE A HOME:

37.5% were unable to buy a home

AMONG THOSE WHO WERE UNABLE TO BUY A HOME:

44.4% could not get a loan/financing

44.4% did not have enough down payment money

TOP REASONS TO PURCHASE A HOME IN A YST HOUSING DEVELOPMENT (RESPONDENT CAN CHOOSE UP TO 3)*

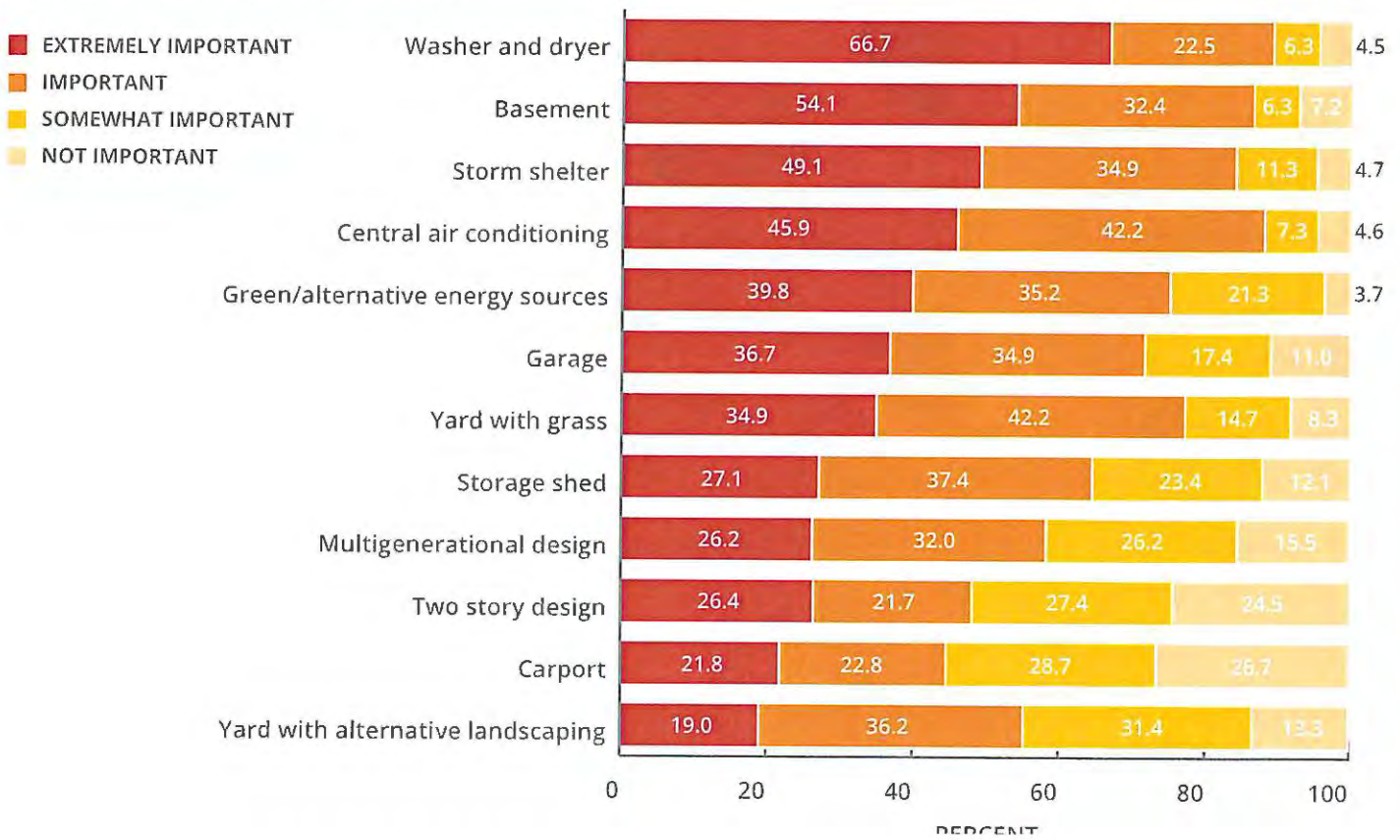
| | RESPONSES |
|---|------------|
| Safe home and community | 60 (56.1%) |
| Financial benefit of owning own home | 57 (53.3%) |
| Ability to design home (exterior and interior) | 39 (36.4%) |
| Flexible home plans | 33 (30.8%) |
| Lots available to build a home | 28 (26.2%) |
| Close to work | 27 (25.2%) |
| Close to grocery store/ shopping | 23 (21.5%) |
| Lower infrastructure/ utility hook-up costs | 22 (20.6%) |
| Close to health care facility | 22 (20.6%) |
| Streets, sidewalks and streetlights | 18 (16.8%) |

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

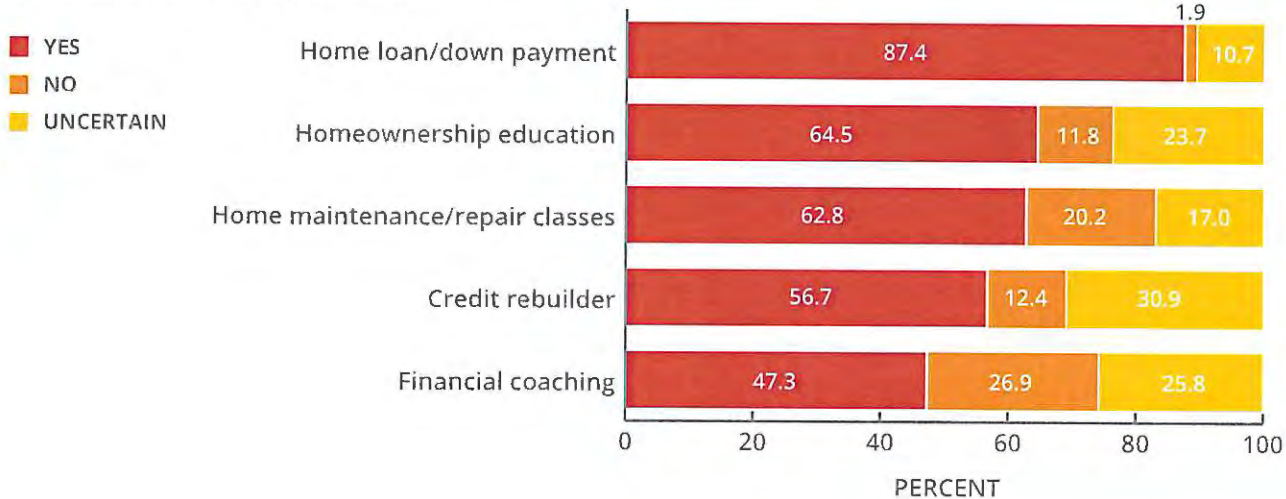
HOW EASY IS IT TO FIND AFFORDABLE, QUALITY HOUSING TO BUY ON THE RESERVATION?



HOME FEATURES BY IMPORTANCE



DESIRED HOMEOWNERSHIP SERVICES



REPORTED AFFORDABLE MONTHLY MORTGAGE PAYMENTS

MEAN: \$336
MEDIAN: \$300
RANGE: \$0 - \$1,200



**BIG WATER
CONSULTING**



**SOUTH DAKOTA
Native Homeownership
Coalition**