

# MHP's Rural Capacity Building Program

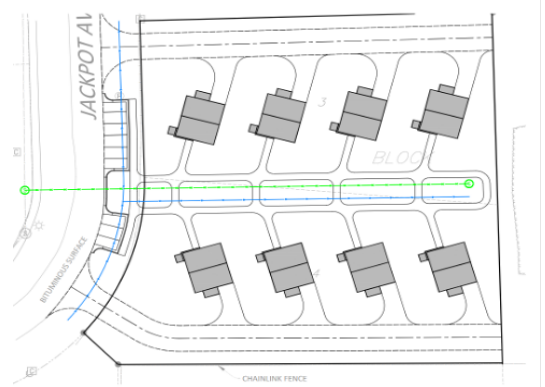
## Beneficiary: Lower Sioux Indian Community

The Lower Sioux Indian Community (LSIC) has a very limited land base (1,743 acres held in federal trust) and a growing population. While housing of all types is needed, planning for the future has been challenging due to limited information on the existing housing stock, housing records that are outdated or incomplete, and the lack of a formal land development plan in place to guide future housing development.

The Tribe has 1,124 enrolled members, 85% of whom live on the reservation and/or within the federally designated 10-mile service area that spans three rural counties in Minnesota (Redwood, Renville, and Brown).

While the surrounding rural areas are experiencing significant decreases in population, the Lower Sioux's Enrollment Department reports that the Tribe has seen its population rise 70% since 2000. Just over one-third are young people under 18 years, and 10% are 60 years or older. According to the Lower Sioux May 2017 Community Survey, nearly all—86% of the community—state they would like to see their children and grandchildren continue to live on the reservation or in the service area.

Due to multiple complications beginning in the 1990s, the Lower Sioux Housing Authority identified a persistent challenge to completing the homeownership process for Tribal applicants due to incomplete land and title records. This limits not only the capacity for new homeowners today but also the ability of the Tribe to assign land use for future housing development. While new procedures have been adopted by the Tribe to better track transactions, there remains an estimated 75% of families and homeowners (116) with incomplete land and title files.



## CONTACT US

Contact **Devon Pohlman**, Community Development Director  
 devon.pohlman@mhp-online.org :: 651-925-5542  
 MHP is an equal opportunity provider. ©2023 Minnesota Housing Partnership  
 Learn more at [mhp-online.org/community-development](https://mhp-online.org/community-development)





**Hemp Housing Project**  
**Design Development**  
November 5, 2019

**PYATT STUDIO**  
ARCHITECTURE + PLANNING



To address the three challenges of lack of housing, incomplete land use and title records, and the need for additional sustainable Tribal revenue streams, MHP began providing on-site and remote technical assistance to LSIC Housing Authority's and other department staff in 2019. Multiple activities were accomplished, including:

- Conducting a needs assessment to outline the priority needs of the beneficiary and surrounding community.
- Working together on securing funding for infrastructure, new construction, and rehab (including the creation of an emergency rehab loan program for Tribal members). This involved assisting LSIC in submitting its first application(s) to the Federal Home Loan Bank for construction subsidy for 8 elder units and 2 single-family homes. MHP staff also reviewed and supported LSIC's application to HUD's competitive IHBG grant application and continued to participate as part of the development team. Both applications were funded.
- Creating site and housing design standards. The final design documents have been completed by architects and engineers for the housing units.
- Assisting in the creation of a strategy of utilizing the local production of hemp in a closed-loop system to employ local/regional people in the farming of hemp, production of hemp hurd/hempcrete, and the installation of the products into housing units. A feasibility report and business plan were completed with RCB Financial Assistance. When the preliminary feasibility study/report was completed, it was used to apply and secure \$1.5 million in State EDA funds through the State of Minnesota.
- Participating as an advisor to the LSIC development team for the 10 houses funded (which included providing templates for tracking expenditure of construction dollars).

# MHP's Rural Capacity Building Program

## Beneficiary: Mountain T.O.P.

Mountain T.O.P. (Tennessee Outreach Project) is a faith-based nonprofit that offers several programs to “meet the physical, spiritual, social, and emotional needs of all the people [they] encounter” including a food shelf and home repair. They are based in Grundy County, which has a poverty rate of 19.1%. They were interested in starting a new construction program for single family homes that could offer replacement homes for very low-income families.



Shortly after MHP began working with Mountain T.O.P., their longtime Executive Director retired, leaving their Program Director in the interim position. Despite the challenges of the loss of the position, we were able to accomplish several goals including the Housing Needs Assessment, for which a housing advisory group was established and still meets today! We also drafted a business plan for a single family development program using value gap funding from Tennessee Housing Development Agency and Federal Home Loan Bank's AHP funds. Included in this document was a template for construction budgets and a list of general contractors building in the area. We identified development opportunities with regional partners, such as South East Tennessee Development (SETD), Better Fi, a local CDFI. In April 2022, Mountain T.O.P. held a Housing Summit for the first time, with more than 25 organizations present, including Tennessee Housing.



### This RBC17 Workplan included:

1. **Housing Needs Assessment** by Sweet Grass Consulting and the creation of a housing advisory group
2. Single-family development **budget templates**
3. **CHDO** (Community Housing Development Organization) designation with Tennessee Housing
4. Identifying **funding sources** for value gap and affordability gap
5. Scaling up a **SF Development Program** to replace dilapidated units
6. For the first time ever, they held a **housing summit** and TN Housing was there!

## CONTACT US

Contact **Devon Pohlman**, Community Development Director  
 devon.pohlman@mhponline.org :: 651-925-5542  
 MHP is an equal opportunity provider. ©2023 Minnesota Housing Partnership  
 Learn more at [mhponline.org/community-development](https://mhponline.org/community-development)

