

Withdrawal/Redaction Sheet

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. paper	Visit Igloo Housing Neighborhood; RE: personal info [partial] (1 page)	07/06/1999	P6/b(6)
002. memo	To Laura Graham and Lisa Green From Jacquie Lawing; RE: phone numbers [partial] (2 pages)	06/27/1999	P6/b(6)

COLLECTION:

Clinton Presidential Records
Policy Development
Lisa Green
OA/Box Number: 20590

FOLDER TITLE:

Pine Ridge South Dakota [4]

2012-0043-S

ms256

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

Freedom of Information Act - [5 U.S.C. 552(b)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

b(1) National security classified information [(b)(1) of the FOIA]
b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

C. Closed in accordance with restrictions contained in donor's deed of gift.

PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).

RR. Document will be reviewed upon request.

Deliverables for Pine Ridge

The following descriptions reflect the information that HUD has received to date from sister agencies. We are awaiting additional information. We are also compiling a list of HUD deliverables which will be available shortly. Projects of which we are aware include:

Commerce Department

Commerce will issue a report regarding technology and infrastructure on reservations. For example, the report demonstrates the low levels of phone penetration in Indian Country.

Department of Interior

The Bureau of Indian Affairs has received authorization from OMB to provide \$12.3 million for Y2K remediation by tribal governments. The value of technical assistance and equipment for Plains tribes is approximately \$534,000. The BIA will schedule a meeting in South Dakota in August 1999 to provide technical assistance and computer equipment to tribes in South Dakota, Montana and North Dakota. The Oglala Sioux need 60 to 90 computers fixed or replaced and could receive their new computers during the Summit on 7/6.

Department of Interior

The White River Visitor Center on the Southern Unit of Badlands National Park will be expanded to accommodate and attract more visitors. The new Center would serve as a link between Mount Rushmore and Wind Cave National Park. The project also will bring revenue directly to Pine Ridge because the new visitor center will contract for its concessions services with the Oglala Sioux Tribe.

Departments of Labor, Defense, Transportation and Interior

These Departments are partnering to build and repair the roads leading to the new White River Visitor Center. Road repair work will include gravel resurfacing and may also include paving roads if there is anticipated increased traffic. Currently, the gravel resurfacing is planned for FY 2002, but the Tribe may re-prioritize the project to this year. DoD may donate some of the labor for the road project. In addition, these agencies are looking into providing job training to the Oglala Sioux Tribe in construction related to the roads and visitor center as well as to build skills for the long term.

White House

Fannie Mae will open a South Dakota Partnership Office in 1999 and commit to a five-year investment plan including:

- "House South Dakota" – a five-year, \$400 million investment plan to finance housing for 5,000 families throughout the state.
- Fannie Mae partnership office will open in Sioux Falls by October 1, 1999.
- Low down-payment mortgage products – Fannie Mae products such as Community Home Buyers Program and Flexible 97 will be available in South Dakota.

- Home Rehabilitation – Fannie Mae will make available its suite of HomeStyle mortgage products through local lenders.
- Fannie Mae reverse mortgage products will be offered by local lenders.
- Partnership with the South Dakota Housing Development Authority.
 - \$2 million from the SD Housing Development Authority mortgage revenue bonds will be set aside for Pine Ridge
- \$1 million agreement between Fannie Mae, the Oglala Sioux and Norwest Mortgage.
- Invest \$3 million over five years through American Communities Fund for housing at Pine Ridge.

There may also be some Fannie Mae activities with tribal colleges, but we are awaiting additional information on that proposal.

White House and HUD

Have discussed PMI Mortgage Insurance Company's proposal to increase its commitment to provide mortgage insurance to Native Americans to \$55 million. Currently, PMI is insuring mortgages for the Choctaw Nation, Chickasaw Nation, Citizen Potawatomi and Cherokee Nation. PMI also is negotiating agreements with the Navajo, Acoma Pueblo and Isleta Pueblo.

White House and Senator Daschle

Have been discussing the possibility of Gateway providing data processing training to Native Americans in South Dakota.

National Economic Council

The NEC is trying to get America on Line to give e-commerce support including technical assistance to small businesses in Pine Ridge.

Federal Communications Commission

Has been discussing with Western Wireless the possibility of providing wireless phone services in Indian Country.

Federal Communications Commission

May change certain rules to open the rural market to further telecommunications services.

Senator Daschle

Has had discussions with Golden West regarding possible announceables.

Department of Agriculture

May hold the signing ceremony for the Pine Ridge EZ and the 9 ECs on reservations during the Pine Ridge Summit. The Pine Ridge EZ already has planned 2 water projects on the reservation.

Treasury Department/CDFI Fund

Will conduct a study on lending to Native Americans and develop an action plan to address the study's findings.

Department of Energy

Will conduct a study of wind energy in the Great Plains and analyze the Native American tribes that could benefit from this resource.

Draft 7/6/99 3:00 p.m.
Lowell Weiss

PRESIDENT WILLIAM J. CLINTON
REMARKS ON NEW MARKETS TO THE PEOPLE OF PINE RIDGE
PINE RIDGE, SD
July 1, 1999

Thank you for making me feel so in welcome Pine Ridge and in the Lakota Nation. In fact, I feel so welcome, I'm going to ask for your indulgence. There's something I want to say to you in Lakota: Mee-DAH-koo oh-YAH-seen. My neighbors, my friends, "we are all related."

Acknowledge: President Salway; the more than 50 other tribal leaders who are here today to attend HUD's Shared Visions conference. I'd like to ask all of you to stand. Let me say a word about the historic conference they're attending. Sec. Cuomo had the vision to say, "We must hold our economic development conference on an Indian reservation." I want to thank him for drawing the attention of the nation to Indian Country. Sec. Glickman, who has just launched the Pine Ridge Empowerment Zone, the nation's first Empowerment Zone on an Indian Reservation; Sen. Daschle; Sen. Johnson; Rep. Thune; Gov. Janklow, who couldn't be here today; AmeriCorps members; Geraldine Blue Bird, who was kind enough to open up her home to me.

I will never forget the day in 1994 when I had to the chance to welcome the leaders of every American Indian tribe to the White House. I've been wanting to come to Indian Country ever since. I've been told that I'm the first U.S. President to come to Pine Ridge since Calvin Coolidge ... the first to visit any Indian reservation since Franklin Roosevelt. Well, it's about time.

But our meeting, I hope, will have much more than just historic value. I have come here today with corporate and political leaders from across the country with very practical goals. We are here to help you spark opportunity. We are here to help you build homes. We are here to help you create jobs. We are here to say to you: As America races forward into the 21st century, we cannot leave Indian Country behind. My neighbors, my friends, we are all related.

We are also here to say to every corporate leader in America: It is time to invest in Indian Country. As you look for new markets and new workers, look in Indian Country. Here you will find enormous untapped potential. Here you will find entrepreneurs with energy and good ideas. In Indian Country there is profit to be made and good to be done. Indian Country is a market America should not -- and must not -- ignore.

These are times of great hope in America. Our economy is strong and growing stronger. As it expands, it benefits more and more of our people. Paychecks are growing. African-American and Hispanic unemployment are at record lows. In the past six years, our rising tide has lifted more than a million children out of poverty.

Still, there are communities where unemployment and poverty are far too high and hope is far too scarce. Here in Pine Ridge, as well as in many other parts of Indian Country, the statistics -- not to mention the human stories behind them -- are very hard to hear. But I am glad that President Salway shared them. America must understand what kind of need we have in our midst even at this

time of growing prosperity.

Yes, America should be proud that opportunity is starting to flow to millions of people who have been cut off from the economic mainstream. But when there are reservations with few phones and no banks, we know we must do more. When we see several families forced to share a house barely big enough for one, we know we must do more. When there are communities where deadly diseases and infant mortality run at many times the national rate, we simply must do more.

Now is our nation's very finest chance. Our economy is growing. Our confidence is soaring. Now is the moment to bring the hope of a good job and quality health care and decent housing to every corner of this nation – from Indian Country to the Mississippi Delta, from inner cities to the smallest rural towns. If we can't lift up our distressed communities now, when in the world will we do it? Now is the time for the private sector to look for opportunity a few exits off the beaten path. Now is the time to rise up to America's greatest moral challenge -- creating opportunity for all.

We in government will do our part -- not by coming in with all the answers, not by letting people fend for themselves. We will serve as a catalyst and a partner. We will not dictate from on high. We want to help each community reach its own vital goals.

Nowhere is this more important than in Indian Country. As President, I have worked very hard to honor tribal sovereignty, as we strengthen our government-to-government relationships. Long ago, many of your ancestors gave up land, water, and mineral rights in exchange for peace, security, health care, and education from the federal government. It is a solemn pact. And while the government did not live up to its side of the bargain in the past, we can and we must honor it today and into the new millennium.

There's no better place to start than with the home – the foundation of strong family and strong communities. So today, I am pleased to announce a series of ways the government and private sector are going to team up to meet your pressing housing needs. For example, private mortgage lenders like Bank of America, Norwest, Banc One, and Washington Mutual are going to work with the Mortgage Bankers Association and the Department of Housing and Urban Development to more than double the number of government-insured or -guaranteed home mortgages in Indian Country each of the next three years. Here in Pine Ridge, Fannie Mae has set aside millions of dollars to help you buy homes at below-market rates. And thanks to Sec. Cuomo's leadership, the Partnership for Housing is providing much-needed financial assistance and counseling to help families realize their dream of owning a home.

We must build on the foundation of homeownership with meaningful economic development. Because no community in America should be without safe running water and sewer systems, the Department of Agriculture will invest nearly \$16 million in water projects throughout Indian Country, including two projects here in Pine Ridge. The Department of Energy will help you harness the power and profits of wind and solar energy. Owens Corning and the North American Steel Framing Alliance will provide skills training and the promise of quality jobs.

We must help Indian Country connect with the world. Citibank, Microsoft, and Gateway

will work with Oglala Lakota College and other schools to help Native American students learn the computer skills that will allow them secure 21st century jobs. And the Federal Communications Commission will work with you to improve telephone service throughout Indian Country -- an absolute prerequisite for attracting new business.

We must seize the vast potential of tourism here in Pine Ridge by building a Lakota Sioux Heritage Cultural Center. Every year millions of families travel long distances to see Mt. Rushmore, the Crazy Horse Memorial, and Badlands National Park. When we build the new tribal center, they will come here too.

These commitments are only the beginning. Through this visit, all of America will see the promise here in Indian Country. And I believe that Members of Congress from both parties will understand why I am working so hard to increase our commitment to your future. I believe they will join with us to give you the tools to attract more businesses and create more private-sector jobs.

In April of 1968, Robert Kennedy came to Pine Ridge. Many tribe members have indelible memories of that visit. They remember Bobby Kennedy seeking medical care for a sick child lying in in the back seat of an abandoned car. They remember that he wouldn't begin an important meeting until all the tribe elders were given proper seats. The remember his message of hope.

Today, if we all work together, we can renew that hope. We can renew the pride. Now is the time. Will you help me seize this moment? Together, we must shine the light of opportunity in Indian Country. The two million members of tribal nations are a vital part of today's America. They must be an even more vital part of tomorrow's America. My neighbors, my friends, we are all related. God bless you. God bless the Lakota Nation. God bless America.

#



Sarah E. Gegenheimer

07/04/99 11:51:36 PM

Record Type: Record

To: Patrick M. Dorton/OPD/EOP@EOP, Lisa Green/OPD/EOP@EOP, Elizabeth R. Newman/WHO/EOP@EOP, Julia M. Payne/WHO/EOP@EOP

cc:

Subject: More advance stories

Here are stories on New Markets visits to South Dakota and St. Louis. Note the first article on water. Can you make sure the press paper for Wed. includes prominent mention of the Water 2000 deliverable?

Bringing prosperity to Pine Ridge

By STEVE YOUNG
Argus Leader Staff

published: 7/4/99

PINE RIDGE -- Out in the hill country of Pine Ridge reservation, where dirt roads are rutted and mosquitoes swarm thick above knee-high weeds, Oliver Garnier has a simple wish.

The 56-year-old Oglala Lakota Sioux hears that President Bill Clinton is supposed to be bringing in-vestors and tax credits with him when he arrives here Wednesday.

Wonderful, Garnier says. He hopes the president can invigorate an area that is among the poorest in the nation.

But standing outside the wooden shack he built two years ago, a wind-scoured box 10 feet long and 8 feet wide, with a gray smokestack protruding from its narrow roof, Garnier confides that his wants are much less complex.

"What I wouldn't mind," the slender, bespectacled, soft-spoken Oglala man says, "is some water."

Running water, that is. Water from a faucet. Water that doesn't have to be hauled twice a week by tribal officials to his doorstep 20 miles northwest of Pine Ridge and left outside in plastic containers.

Such is the poverty Clinton will find this week as he stops in the state on his four-day, six-state New Markets Initiative tour through some of America's most economically depressed areas.

Clinton is going to Appalachia in Kentucky, to the Watts neighborhood of Los Angeles, and to the ghettos of Phoenix and East St. Louis. He's bringing corporate leaders and cabinet secretaries with him to talk about creating jobs

in untapped markets, about locating or relocating plants and business offices in low- and moderate-income communities, and about tax incentives to spur investment in distressed areas.

In Pine Ridge, the president will tour the worst and the best of local housing projects Wednesday morning before speaking at Oglala Community School at 11 a.m. The challenges on this reservation will be as formidable as any he will ever see in America. Here, the cycle of despair turns continuously on the spokes of joblessness, alcoholism, housing shortages, health problems and poverty.

The grim facts are these:

The 26,000 men and women living on this reservation in southwestern South Dakota die younger than any other group in the nation, according to the Harvard School of Public Health. The life expectancy of Oglala Sioux men is 56.5 years; for women, 66 years -- numbers lower than any other nation in this hemisphere except Haiti.

With the deadly combination of alcohol, and narrow dirt and gravel roads, fatal car crashes are four times more likely to occur here than anywhere else. Diabetes is virtually an epidemic. And babies are twice as likely to die from sickness or injury.

With unemployment at 74 percent, according to the Bureau of Indian Affairs, the average annual income on the reservation is a mere \$3,400.

The housing shortage is critical. Two, three and four families often cram into ramshackle, rundown houses with no indoor plumbing or electricity. Tribal officials estimate they need 2,000 to 3,000 new dwellings. The waiting period for tribal members wanting houses often stretches to five years.

And with no jobs, where is the incentive for the tribe's children to stay in school? A full 60 percent of the reservation's school-aged children will drop out before graduating, says Randy Plume, the tribe's director of education.

Can Clinton make a difference in all of that? Up and down the streets of Pine Ridge Village, and out in the settlements across this vast reservation, the feelings are mixed.

Ann Bad Milk, 53, sits in front of her house in southern Pine Ridge, watching three children she is baby-sitting. Milk has her doubts about the president's visit.

"There's been all kinds of things happening that never made a difference," she says, shaking her head. "They get these businesses started, and they go kaput every time. They never go long enough to make a difference. Everything flops. Why should it be different with Clinton?"

Across town, 20-year-old Raenell Last Horse leans against a wire fence in her brother-in-law's front yard and tries to be optimistic.

Last Horse never graduated from high school. She's married now with an 11-month-old child, and lives in a house in Porcupine with no water and no

plumbing.

Her outhouse is a 20-yard walk outside, a foreboding journey in winter when the days get so cold, the locals joke that even the Charmin freezes. And to get water for cooking or cleaning, she must take two buckets to the Porcupine Clinic and fill them there.

"I've lived like that my whole life, so it's not a big deal," Last Horse says. "But sometimes, when I go to a relative's house where they have plumbing, I wish I lived in places like that."

Maybe Clinton can help her make that dream come true.

"He can make a lot of changes if he wants to," she says. "We need housing for one thing. It takes five to 10 years to get a house here. And we need jobs."

For others, like Garnier and Misty Davis, the desires are much simpler. Both live in the country northwest of Pine Ridge. Both rely on the Oglala Sioux Rural Water Supply System to deliver water to their residences. And both are waiting for water lines to be extended to their properties.

Garnier's shack is so small that only a small bed, a wood stove, a few shelves and a lantern or two fit inside. The rotting shell of his childhood home, long ago abandoned, sits decaying in the weeds to the east. The White River meanders behind him, offering up a catfish or two on occasion for his meals.

Disabled and unable to work, he spends his days visiting at relatives' homes. At night, he sits on his bed and peruses Reader's Digest.

"Clinton's all right," Garnier says. "He's kept the economy up pretty good. Maybe he can do something for the young people here."

Davis, 27, is one of those young people. She lives west of Garnier in a trailer at Slim Buttes with her husband, Bo, a carpenter, and their five young children.

They'd like to build a house across nearby Janis Creek some day. But for now, she says, she can make do with an outhouse and a yard full of plastic water jugs.

"I don't consider myself poor," she says. "I've got a roof over my head. And my kids are healthy."

"So Clinton ... I don't even care if he is coming. A lot of people come to the reservation and say they're going to help, and you don't see nothing."

That's not always true. After a tornado tore through Oglala, 15 miles north of Pine Ridge last month, state and national officials converged en masse onto the reservation to help with the cleanup.

The American Red Cross still is providing meals to the homeless. Last week, the Federal Emergency Management Agency was hauling in dozens of trailers to house people who lost their homes, including some who have been living in tents.

And Gov. Bill Janklow has made low-cost, inmate-constructed houses available to replace the homes that were destroyed.

For that, reservation residents shake their heads in admiration and quickly add their thanks.

But that kind of cooperation has not typified economic development on Pine Ridge through the generations. And tribal officials blame a variety of factors for that, from border-town racism to their own tribal factionalism.

The reservation is poorly placed for one thing. There are no interstate highways running in and out of it, tribal officials say. Its isolation makes moving manufactured goods problematic.

In the past, jurisdictional concerns have hampered development as well. Private businesses wanting to locate on the reservation wonder how lease disputes would be resolved? In which court --tribal, federal or state -- would a worker's compensation issue be handled? And would the rules of doing business change every time the makeup of the tribal council did?

"There's been an ongoing dispute over whether state, tribal or federal law applies, and companies get nervous over that," says Barton Merdanian, legislative liaison for Oglala Sioux President Harold Dean Salway. "We need to resolve that."

But Bob Ecoffey, Bureau of Indian Affairs superintendent for the Pine Ridge Agency, says the system is improving. The tribe's chief judge now is elected to a four-year term and can't be removed on the whim of the tribal council. That's taken more of the politics out of doing business on the reservation, Ecoffey says.

"We have businesses here," he says. "Taco John's, Pizza Hut. The Sioux Nation grocery store has had its lease for 30 years. And Big Bat's is thriving with its gas station, its food counter and its convenience store."

Still, Ecoffey and others concede there could be much more.

For one thing, the tribe hasn't had a stable planning and economic development department for 20 years. Even now, Economic Development Director George Wilson only gets \$44,000 to run his office.

"What can you do with that?" Wilson asks. "We're the second-largest land-based reservation in the country, and we get \$44,000. It's a shoestring mentality."

Tribal entrepreneurs also have struggled at the bank vault. There are no banks on the reservation. And border-town financial institutions are reluctant to give out loans to reservation enterprises, even when the BIA is guaranteeing them at 90 percent.

"Banks don't want to help us because we're poor. They only want to help us if we can secure all of our debt," Wilson says. "They want 100 percent coverage without the risk. And maybe that's where Clinton can help us. If we can get an executive order from him guaranteeing loans at 100 percent through the BIA,

how can the banks lose?"

They won't lose, he says. They'll win. And so will a tribe that generates \$90 million to \$100 million each year from its federal and agricultural programs --and watches virtually all of it leave the reservation.

If the Oglala could only get banking institutions and private corporations to start investing in their people, maybe then tribal businesses could recapture those dollars before they cross the border.

"Let's say, for example, that \$4 million is spent each year by people on this reservation on footwear," Wilson says. "That's an economic opportunity. If we can help a person set up a store and capture just 20 percent of that market the first year, that's a start. And then we're developing a service industry."

Obviously, the Oglala have a big part to play in all of this. And they aren't shirking their responsibility.

Oglala Lakota College, which does a good job of turning out teachers, social workers and criminal justice workers, may have had the greatest positive impact on the reservation this generation, Ecoffey says.

Still, he and other tribal officials recognize the need for more construction managers across Pine Ridge as well, and for more people with computer and other vocational skills.

The tribe is working on developing a cellular telephone communication system, on improving its emergency services communications and updating its computer services. It also employs 160 people full time at its Prairie Wind Casino on the west edge of the reservation, in gaming, security and janitorial services jobs.

Some day, the Oglala would like to turn Prairie Wind into a destination resort, a tribal Disneyland where tourists could ride buckboard wagons through a real Indian village, past a 19th-century fort and across a prairie filled with buffalo and other wildlife.

Tribal leaders are brainstorming ideas for marketing the artwork and beadwork of their artists as well. They're looking at improving roads and creating turnouts at historical sites across the reservation to capitalize on what could be their most lucrative industry --tourism.

"That's a real critical area," Wilson says. "We get tourists calling all the time who want to see the sites, who want to eat and attend an event and talk to an Indian, and to experience a day in time of tribal culture.

"But we have nothing to meet that need. So if we can find ways to direct tourists to the community level, so they can sit down at Wounded Knee and have lunch and shop at a stand and pay a fee for a cultural tour, that's where our people benefit."

Clinton's visit may help spur those discussions. And tribal officials hope another significant program --Pine Ridge's designation last fall as an empowerment zone by the Department of Agriculture's Rural Development arm

--likewise will significantly impact the reservation's future.

For the next decade, \$2 million of Uncle Sam's money will flow onto the reservation each year and into nine empowerment districts to be used by communities for accessing other federal and private dollars.

That money then will finance five benchmark goals in those districts:

Creating jobs.

Building safe, affordable housing.

Improving education standards.

Creating tribal-based treatment centers for alcohol and substance abuse.

Meeting the basic needs of families.

"You look at the reservation over the last 20 years, and people have lost hope because there are no jobs," Ecoffey says. "Because of the federal welfare system, we have generations that have stayed on welfare.

"But the empowerment zones give people a chance to change all that at the grass-roots level. The communities decide how they want to achieve those benchmark goals, and then act on it."

It's a significant opportunity, he and the others agree. And so is the president's visit to Pine Ridge.

Clinton's stop here could change the future of this reservation forever, tribal leaders say. Or, as many residents fear, it could be one more example of much ado about nothing.

Out in the hill country northwest of Pine Ridge, standing at the end of his rut-filled dirt road swatting at mosquitoes swarming around his head, Oliver Garnier has no great expectations -- just a little water.

The news there is good, too: Pine Ridge is part of the Mni Wiconi Pipeline project, a \$263 million venture that will include 4,500 miles of pipeline through southwestern South Dakota and should end up being the nation's largest rural-water system when it's done.

For Garnier, one faucet will do.

Published Sunday
July 04, 1999

Clinton to See Tribe's Plight, Hope

BY TODD VON KAMPEN AND DAVID HENDEE

WORLD-HERALD STAFF WRITERS

Pine Ridge, S.D. - When President Clinton visits the Oglala Sioux here Wednesday to tout his housing and economic development initiatives, he will enter one of America's best-known Indian reservations - and one of the poorest.

He will find an impoverished population whose ranks have swelled as federal welfare reform has brought many people back to the reservation.

He will see the results of 125 years of life on the reservation, a web of problems as complex and longstanding as the troubled history of Indian-white relations itself. But he also will see some signs of hope, home-grown hope.

"What I really fear right now is they (Clinton administration officials) will come in with their ideas and think it's going to work," said Loren "Bat" Pourier, one of the reservation's few home-grown business owners. "That's been the problem over the years with people who think they have the answers. But the answers are right here."

Clinton's visit Wednesday will take him to the 2,600-person village of Pine Ridge, seat of the tribal government. It's part of a four-day trip by the president, corporate executives and members of Congress to several "pockets of poverty" left behind during the 1990s economic boom.

The tribe's economic realities have their source in the 1868 Treaty of Fort Laramie, said Nebraska Indian Commission member Tom Cook of Chadron, Neb. That agreement has driven expressions of Sioux defiance over the loss of their ancestral lands from the 1876 Battle of the Little Bighorn to the 1973 occupation of Wounded Knee, S.D.

The 1868 treaty promised food as it recognized Sioux claims to parts of South Dakota, Nebraska, Wyoming and Montana.

As the government rewrote its agreements and squeezed the Sioux onto smaller reservations, it promised even more - medical care, education, government work on the reservations and markets for surplus Indian products.

What exists on the reservation is a per-capita income of \$3,121 as of 1990, an alcoholism-related mortality rate nearly nine times the national average and an overall life expectancy 15 years lower than national averages.

"They got their lands demarcated, but the terms of the treaty provided what continues today - a welfare state," said Cook, a Mohawk Indian married to an Oglala Sioux.

During his tour, Clinton hopes to draw attention to what he calls the nation's "new markets" - areas with untapped business potential.

Nowhere is there more opportunity than on Indian reservations and especially the Pine Ridge, said Stephanie Helfrich, a Washington-based member of the U.S. Department of Housing and Urban Development's native American program. She is at the reservation preparing for the presidential visit.

HUD statistics indicate that:

More than 40 percent of the housing on tribal land across the nation is considered substandard. That's six times the rate for the rest of the nation.

Unemployment reaches as high as 75 percent on the Pine Ridge reservation during certain times of the year.

Twenty-one percent of houses are overcrowded. That's 10 times the proportion elsewhere. In many Pine Ridge dwellings, three or four families (20 to 25 people) share a single three- or four-bedroom house.

There is an immediate need of 200,000 housing units, 4,000 on the Pine Ridge reservation.

The needs have grown more acute in recent years.

Robert "Joe" Herman, who was acting executive director of the tribal police until late last week, said 39,734 people live on the reservation - well above the tribe's estimated 1996 population of 15,087.

People come to Pine Ridge because federal time limits on welfare benefits don't apply on the reservation, said State Rep. Richard Hagen, D-Pine Ridge.

Although people must still look for jobs, the limit on benefits in the welfare-reform act signed by Clinton in 1996 is waived as long as a county has 50 percent unemployment or more, said Jim Valnes, program manager for the South Dakota Department of Social Services.

After a year of welfare reform, Hagen said, the federal government reported that 1,300 people on the reservation had been removed from the welfare rolls.

"We ourselves knew there weren't 1,300 jobs created," he said.

Clinton designated Pine Ridge Reservation as an "enterprise zone" in 1998, qualifying it for \$2 million a year in economic aid over 10 years. The Oglala Sioux established a tribal housing partnership to act as a developer for houses and to provide financial assistance, homeownership counseling and other services to potential buyers.

The first of about 50 houses to be built on the reservation this year for low- to moderate-income families are under construction.

But even more aid is needed, said Hagen, a 61-year-old Oglala Sioux first elected in 1982.

"We have nine districts on the reservation, and economic development has to be started up in each district," he said. "Competition is needed, and competition is good for the consumer."

In and near Pine Ridge are scattered signs of hope. Indians and whites frequent the bustling Big Bat's Texaco, which Pourier owns along with three other convenience stores in Chadron and Hot Springs, S.D.

A cheery housing development with "Neighborhood Watch" signs south of town resulted from a continuing HUD "housing blitz" to relieve the tribe's perpetual shortage of homes.

Clinton plans to showcase Shared Visions, an administration program in coordination with tribal leaders across the country, to build affordable housing on tribal lands and ease Indians' difficulties in buying homes.

"Housing is the basis of economic development," Helfrich said.

While housing help is needed, there are still far too few private businesses, although their numbers have grown from about 40 to 95 since 1986, said Elsie Meeks of Kyle, S.D.

Meeks is executive director of the Lakota Fund, which loans money to start Indian-owned businesses and trains Indians to run them. Private foundations have supplied the seed money for the fund, which has made 400 loans worth \$1.3 million since 1986.

Few Indians have the experience to make a business work, said Meeks, a U.S. Civil Rights Commission member and the 1998 Democratic candidate for South Dakota lieutenant governor. She and the Lakota Fund's Indian leaders faced a similar learning curve, she said.

"A lot of our losses were in our first years of operation, because we didn't know how to make loans," she said. "We had to learn it through making a lot of mistakes. But we were serious about doing a good job."

When Clinton comes this week, he will hear about such successful Lakota Fund customers as Thunder Cloud Construction of Kyle, part of the HUD housing blitz, and Eagle Elk Services of Porcupine, S.D., which is supplying electrician services to projects replacing homes lost in tornadoes June 5 and 6 in Oglala, S.D.

"I can think back 20 years and think of the changes that have taken place here. It is so much better," Meeks said. "More people feel they have taken control of their lives."

Former tribal President Joe American Horse, 64, hopes Clinton's plans will work. But he remembers previous efforts to bring better times to Pine Ridge.

He cited a now-closed moccasin factory in Pine Ridge, as well as Nebraska Sioux Lean Beef, a joint venture between the tribe and a California investor that reopened a closed Gordon, Neb., packing plant in 1987. The plant closed after 16 months, putting 125 workers - half of them Oglala Sioux - out of work.

American Horse said bureaucratic rules hindered both businesses, but he added that the tribal council that took office after he left office in 1988 "had a real negative attitude" about the packing plant. He said the 16-member council's two-year terms hinder continuity in economic development.

"If there's a new administration, you have to hire some of the relatives. If you don't, it's a no-no," he said. "And when another council comes in, they may get terminated. So it's a vicious circle."

Cook, the Nebraska Indian Commission member, and American Horse, his wife's uncle, believe the tribe needs to focus its efforts on the land.

Both are involved in the Slim Buttes Land Use Association, a resurrected version of a New Deal-era network of 51 family-based land-use associations.

Fourteen landowners are building a house using industrial hemp, a variety of cannabis that grows readily on the Great Plains. Other U.S. farmers are exploring industrial hemp, which can be used in floors, wall coverings and wood substitutes, among other uses.

People remain suspicious of hemp because it belongs to the same plant family as marijuana, Cook said. But the tribal council in 1998 became the first U.S. lawmaking body to decriminalize hemp with less than 1 percent THC, the psychoactive element in cannabis.

Cook, American Horse and their friends say hemp offers more long-term income potential than traditional crops like wheat and alfalfa. Cattle ranchers have done well on the reservation, Cook said, but low prices have slashed their number from several hundred to about 30.

"They called me Joe Hemp and my wife, Dottie Hemp, but it doesn't matter," American Horse said. "Economic development for the future - I'm thinking of the young kids growing up. They can't live on government subsidies all the time."

THE WHITE HOUSE

WASHINGTON

July 6, 1999

REMARKS TO THE PINE RIDGE INDIAN RESERVATION COMMUNITY

DATE: July 7, 1999
TIME: 11:10 am-12:10 pm
LOCATION: Pine Ridge High School Outside Field
FROM: Gene Sperling

I. PURPOSE

To highlight the need for public and private commitments that focus on the untapped potential of the Pine Ridge Reservations and other Native American Communities.

II. BACKGROUND

Below is a list of deliverables that your speech will touch on:

PRIVATE SECTOR ANOUNCEMENTS IN PINE RIDGE AND OTHER NATIVE AMERICAN COMMUNITIES

Fannie Mae

- \$1 million Tri-Party agreement among Fannie Mae, the Ogalala Sioux and Norwest mortgage that will enable tribal members to purchase homes on trust lands.
- Fannie Mae will commit to invest up to \$3 million over the next 5 years through its American Communities Fund, which is an equity investment vehicle.
- A Fannie Mae Partnership Office will be opened in Sioux Falls by October 1. Part of the Investment Plan will be a partnership with the South Dakota Housing Development Authority for first time homebuyers. Fannie will commit to purchase \$35 million in mortgage revenue bonds. Of this amount, \$2 million will be set aside-exclusively for Pine Ridge residents to purchase homes at below-market interest rates.

Norwest Mortgage

- Norwest, in partnership with Fannie Mae, is providing \$1.4 million in loans and providing mortgage counseling to families.

Citibank

- Citibank South Dakota announced a \$150,000 Citigroup Foundation grant to fund installation of Classroom, Inc. career simulation software in public schools throughout the state. Under the program, Classroom, Inc. software will be installed in 125 schools over the next 12-24 months. More than 200 teachers will also receive related computer training.

Bart Harvey, Enterprise Foundation

- The Enterprise Foundation is working with HUD on the Pine Ridge effort with the Oglala Sioux Tribe. Enterprise has also been part of a team of consultants working with HUD and PriceWaterhouseCoopers to create the non-profit Oglala Sioux Tribe Partnership for Homeownership.

Gateway

- Gateway has agreed to work with the Oglala Lakota Community College to develop a curriculum and donate materials to teach Indian students data processing and computer programming. They have committed \$50,000 to the program.

Microsoft

- Microsoft has agreed to provide over \$300,000 in software and to work with the Oglala Lakota college and the Gateway program to deliver training to five reservations.

The Native American Homeownership Initiative

- The Mortgage Bankers Association will team with Countrywide, Norwest, Banc One, FirstStar, M&T, National Bank of Alaska, Washington Mutual, and Bank of America and other private mortgage lenders to more than double the number of government insured or guaranteed home mortgages in Indian Country for each of the next three years. This Initiative will mean 1,000 additional Native American homeowners.

Bank One

- BancOne Capital Markets and George K. Baum & Company have committed to underwrite \$300 million in bonds per year for the next five years to raise funds to be lent to tribes, tribal housing authorities and individual Native American homebuyers. This new initiative will also result in lower interest rates on mortgages in Indian Country.

Mortgage Insurance Companies of America's Five Year Alliance with Tribes

- Members of the Mortgage Insurance Companies of America (MIC) will work to meet the homeownership needs of Native Americans. In all, commitments include insuring a total of \$37 million of home mortgages. Commitments under this initiative include:
- Republic Mortgage Insurance Company will launch the Native American "Financial Independence" pilot project, which will begin by giving 2,000 Pine Ridge students each year the financial knowledge and tools they need to achieve their financial independence.
- The PMI Mortgage Insurance Company recently announced that it has expanded its Native American mortgage insurance initiative nationwide and increased the amount of the commitment by \$20 million. PMI is insuring home mortgages for members of four Indian tribes and is negotiating with others. Under the initiative, PLMI agrees to insure loans that require as little as 1% downpayment from the homebuyer with flexible underwriting guidelines and risk shared between the Indian tribes and PMI. Over 76 loans have already been made and over 100 loans are in process.
- GE Capital will start a pilot program to insure \$2 million in mortgage loans in Indian Country.

- The Mortgage Guaranty Insurance Corporation will create homeowner education courses for the tribal colleges and develop new home financing mechanisms tailored to the specific needs of Native Americans.

New \$6 Million Manufacturing Facility

- Champion Enterprises has partnered with the Gila River Indian Tribe to open a new \$6 million manufactured housing facility on the Gila River Reservation in Arizona. When it begins operations in late July, the plant will employ approximately 300 new workers. Champion is actively recruiting members of the Gila River Tribe to fill those jobs.

State of the Art Construction Certification Program for Tribal Colleges

- Owens Corning and all of the nation's tribal colleges will work together to bring the Certified Energy Professionals program to Indian Country. This program will offer Native Americans the chance to become certified experts in energy efficiency in homes and the latest construction technologies.
- Owens Corning will train instructors from every tribal college on housing technology and energy efficiency and on the best methods for teaching their students in these areas.

North American Steel Framing Alliance

- The North American Steel Framing Alliance, Amity and Worthington Industries will help establish job training courses in steel framing at all of the tribal colleges.
- The companies will also facilitate business relationships between other private companies in the construction industry and Native American economic development organizations.

Cellular Telephones Industry Association's Wireless Foundation

- CTIA's Wireless Foundation has announced its commitment to expand its three national programs to help address some of the communications challenges facing Native American communities.
- Over the next year the wireless industry has agreed to donate 1,000 phones and airtime to improve education and other community activities on Indian reservations across the country.

The United States Telecommunications Training Institute

- At the request of the FCC, the United States Telecommunications Training Institute, a non-profit venture between leading U.S. communications corporations and the federal government, will provide training and advice to Native Americans. The USTTI provides tuition-free training each year to communications officials throughout the developing world.

PUBLIC SECTOR ANNOUNCEMENTS IN PINE RIDGE AND OTHER NATIVE AMERICAN COMMUNITIES

Federal Communications Commission

- Informed by recent field hearings, the FCC will be announcing in August several regulatory solutions and begin a rulemaking proceeding to improve universal service support for telecommunications in underserved areas, including Native American reservations.

- The FCC is also working to secure a spectrum sharing arrangement with the Dept. of Defense that will allow underserved and unserved reservations to benefit from wireless telecommunications services.

United States Department of Agriculture

- The Department of Agriculture has designated an Empowerment Zone on Pine Ridge and 9 Enterprise Communities in Indian Country. The signing ceremony for the Empowerment Zone and Enterprise Communities will occur during the Pine Ridge Summit.
- The Rural Utilities Service (RUS) has committed to hold workshops to improve telecommunications and utility infrastructure in Indian Country. RUS is the federal government lead agency to promote reliable, affordable utility services in rural America.
- The U.S. Department of Agriculture's Water 2000 initiative seeks to bring running water and sewer systems to Indian Country. Current plans include 12 water projects in 8 states with a total of \$15.9 million in loans and grants.

Department of Housing and Urban Development

- HUD will expand Ginnie Mae's successful Targeted Lending Initiative (currently available only in Empowerment Zones and Enterprise Communities) to increase lending in Indian Country by \$1.5 billion. Targeted Lending attracts mortgage lenders by cutting the fees they pay to place their loans in Ginnie Mae securities by up to 50%.
- HUD has awarded 28 grants totaling \$8 million to Native American run non-profits and tribes. The grants will go toward projects such as new housing, utilities, water and sewer lines, as well as economic development projects such as a revolving loan fund and partnership for economic development.
- HUD's new program, Homeownership South Dakota, a five-year, \$650 million investment plan, will finance affordable housing for 7,500 families. The plan is a comprehensive strategy to assist the state in addressing its housing needs by expanding the capacity for single-family, multifamily and new construction lending.

Federal Home Loan Bank of Des Moines

- The Federal Home Loan Bank of Des Moines will award \$1.3 million in grants to the Oglala Sioux Tribe Partnership for Housing, the Rosebud Housing Authority and the Native American Advocacy Project. The Oglala Sioux will use their grant of \$499,000 to build 45 new single-family homes in Pine Ridge.

Construction of Lakota Sioux Heritage Culture Center

- The National Park Service will request \$12 million to construct the Lakota Sioux Heritage Culture Center Complex to replace the current White River Visitor Center on the Southern Unit of Badlands National Park. The new Center would attract tourism and display the culture and heritage of the Tribe. The new Center would serve as a link between Mount Rushmore and Wind Cave National Park. The project also would bring revenue directly to Pine Ridge because the new visitor center will contract for its concessions services with the Oglala Sioux Tribe.
- The Departments of Labor, Defense, Transportation, Interior, and the State of South Dakota are partnering to build and repair the roads leading to the new Center. These agencies are looking into providing job training to the Oglala Sioux Tribe in construction related to the roads and visitor center as well as to build skills for the long term.

III. PARTICIPANTS

- Secretary Andrew Cuomo
- Secretary Daniel Glickman
- Senator Thomas Daschle
- Senator Tim Johnson
- Rep. John Thune
- Frank Raines, CEO, Fannie Mae
- Harold Salway, president, Oglala Sioux Nation
- Tribal leadership TBD

IV. SEQUENCE OF EVENTS

- Off-stage announcement of Secretary Cuomo, Secretary Glickman, Senator Daschle, Senator Johnson, rep. Thune, Frank Raines and Tribal Leadership TBD.
- YOU are announced off-stage with Harold Salway.
- Opening Prayer is offered.
- Traditional pipe ceremony.
- Secretary Cuomo makes brief remarks.
- YOU and President Harold Salway exchange gifts.
- Harold Salway makes brief remarks and introduces you.
- YOU make remarks, work a ropeline, and depart.
- There will be approximately 1000 guests.

V. PRESS COVERAGE

Open Press

VI. REMARKS

Prepared by speechwriting.

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. paper	Visit Igloo Housing Neighborhood; RE: personal info [partial] (1 page)	07/06/1999	P6/b(6)

COLLECTION:

Clinton Presidential Records
Policy Development
Lisa Green
OA/Box Number: 20590

FOLDER TITLE:

Pine Ridge South Dakota [4]

2012-0043-S

ms256

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

Freedom of Information Act - [5 U.S.C. 552(b)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

b(1) National security classified information [(b)(1) of the FOIA]
b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

C. Closed in accordance with restrictions contained in donor's deed of gift.
PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).
RR. Document will be reviewed upon request.

[001]

July 6, 1999

VISIT IGLOO HOUSING NEIGHBORHOOD

DATE: July 7, 1999
TIME: 9:30 am-10:00 am
LOCATION: Pine Ridge, South Dakota
FROM: Gene Sperling

I. PURPOSE

To see firsthand one part of the Pine Ridge reservation and to talk with residents about the problems they face.

II. BACKGROUND

You will be the first President to make an official visit to an Indian Reservation since Calvin Coolidge. The Pine Ridge community was the first EZ on a reservation and is characteristic of many Indian Reservations with extremely high unemployment rates in excess of 70% and extremely high poverty rates. Approximately 60% of the residents make \$15,000 or less in Pine Ridge. In 1997, half of the Native American workforce remained unemployed, compared to the national rate of 4.9%. Some reservations have unemployment rates much higher, such as 80% for the Cheyenne River Sioux Tribe.

Jamie Richards, tour guide and local resident: Jamie is currently seventeen years old;

[redacted] P6/(b)(6) [redacted] Jamie has two sisters, two stepsisters, and four brothers. [redacted] P6/(b)(6)

P6/(b)(6) Jamie's mother has been living in Colorado since 1989 with Jamie's two younger sisters. Her father, her stepmother, and her two stepsisters live together on the Reservation. For the past 6 months, Jamie has been living in the Igloo housing area with her cousin and three other people. They all share a trailer house behind one of the Igloos.

[redacted] P6/(b)(6) [redacted] she is planning to begin studying for her GED in the fall of this year. Jamie does not currently earn any income, however she plans to move to Rapid City, South Dakota this fall and seek employment while she studies for her GED.

Geraldine Bluebird, house owner and local resident: Is a local resident, who has a few children of her own, "but it is known on Pine Ridge that anyone (especially children) who is without shelter, food, or love is welcome to stay in her trailer. . . she has two rules 1) no drugs or alcohol of any kind; and 2) treat everyone else in her trailer with love and respect." At one point 34 people lived in Geraldine's house. A year ago Geraldine's

house burned to the ground and a married couple (Vashti and Andy Hurst) who have lived on Pine Ridge for the past 6 years remodeled a neighboring house for Geraldine and her children. Her sister Edna lives across the street and her house will give you a good idea of how most people in this community live. Finally, a man named Philip Brings Him Back will be at Geraldine's when you arrive – he is one of the most respected elders and one of the oldest people in Pine Ridge – his 91st birthday is today. Philip is a direct descendent of Chief Brings Him Back from the Wounded Knee Massacre.

III. PARTICIPANTS

- Harold Saulway, president, Oglala Sioux Nation
- Senator Thomas Daschle
- Senator Tim Johnson
- Rep. John Thune
- Frank Raines, CEO, Fannie Mae
- Gene Sperling
- Jamie Richards, local resident and tour guide
- Geraldine Bluebird, local resident
- Philip Brings Him Back, local resident

IV. SEQUENCE OF EVENTS

- YOU are escorted through the neighborhood by Jamie Richards accompanied by Harold Saulway, Senator Daschle, Senator Johnson, Rep. John Thune, Gene Sperling and Frank Raines.
- YOU pause outside two houses to greet residents.
- YOU pause at the home of Geraldine Bluebird for a brief discussion
- YOU continue the tour, greet residents, and depart.

V. PRESS COVERAGE

Pool Press

VI. REMARKS

None

July 6, 1999

VISIT NEW HOUSING COMPLEX, PINE RIDGE INDIAN RESERVATION

DATE: July 7, 1999
TIME: 10:15 am-10:35 am
LOCATION: Pine Ridge, South Dakota
FROM: Gene Sperling

I. PURPOSE

To help bring private investment to Native American Communities. The primary focus here is on infrastructure investments and also on how housing and public sector investments are crucial building blocks and part of the foundation for successful economic development in distressed communities.

II. BACKGROUND

You will travel to a construction site where new homes are being built and visit with a woman just moving into a new home. Coinciding with your visit is HUD's Conference on Economic Development and Housing in Tribal areas with representatives and tribal leaders from nearly 500 tribes from across the country.

You will visit the new home of Lucy Vocu, where you will also meet with other residents who will be moving into new homes and becoming homeowners.

House You Will Visit

Lucy Vocu, a teacher and single mother, has lived on the Pine Ridge reservation all her life. In 1985, Lucy got her GED, and in 1994, she graduated from Oglala Lakota College with a Bachelor of Science in Elementary Education. She has worked at the Red Cloud School and currently works for the Shannon County school system at Wolf Creek School.

Her children, Grace, 15, and Jacob, 7, spend a lot of time using their computer. Jacob recently tracked tornadoes on the Internet. Lucy is a first-time homeowner. She moved from a two-bedroom rental house into this new three-bedroom home, which offers more privacy. If her budget allows, Lucy hopes to add to her new home a swing set for Jacob and a basketball goal for Grace. Lucy is excited about being a new homeowner. She said, "I feel true independence in owning my own home...To those who think it's impossible - it is possible. Don't let anyone talk you out of it. People have to visit the Partnership - they're for real."

Other Houses That Cabinet Secretaries Will Visit

Barbara Jo Linehan has lived on the Pine Ridge reservation most of her life. She is a pharmacy technician at the Pine Ridge Hospital. Her new home will move her closer to the hospital. She is a single mother to 4-year-old daughter Shelby Black Feather. Barbara said, "I am finally getting a home of my own and have a safe environment for my child. I was nervous about the whole thing because I didn't know if I was going to get the loan. Now that's a reality and my daughter and I are very excited and happy."

Dorothy Two Bulls will move into a new home with her husband and two children. Dorothy works for the Headstart program, which offers educational support to children in their homes. "That is one of the reasons I have been wishing and wishing for more homes on the reservation. I know how much better a kid can learn when his home is clean and warm." Dorothy has been attending classes to learn more about homeownership "We have a lot of folks who want a home, but they want to see us go through this first. Then we can teach others how to get a home."

Tammy Brewer is a single woman who works a data entry clerk. She currently drives four hours each day from an apartment in Rapid City to her job at the Indian Health Services Hospital. When she moves into her new home, she will save about \$200 a month in gas expenses. Tammy is going to be a foster mother this summer to a sixteen year old girl. "Having a new home is having the chance for a family life and children I can love and take care of. We will have a yard and someday, we will get a horse."

Patricia Fager is a single mother with three children. She works for the Wounded Knee School district in Manderson, South Dakota. She sees her home as a great gift to be passed on to her children.

Other People You May Meet

Judy Martin is a kindergarten teacher and mother of three. Her oldest daughter is married and will be the first visitors to see the new house. "My kids ask every year if we can get our own house, and this year I told them 'yes.'"

Martin Pilcher and Rhiannon Shangreau will move from Rushville, Nebraska to their new home, where they will be close to Rhiannon's grandmother and closer to Rhiannon's job. She has one year left in nursing school.

Robert and Debbie Martin have seven children and are excited about the privacy their new home will offer. Robert is eager to learn about how to make small repairs around the house.

Ron Blacksmith and his daughter, Shelby, 8, will be moving from Pine Ridge to the Oglala area. Ron is moving closer to his job at the Prairie Winds Casino. The move will save him thirty minutes travel time and about \$100 a month in gas.

Gail Kelly and her two-year-old daughter, Dymind, will move into a new home. Gail works at the Prairie Winds Casino. She wants to learn as much as possible about owning a home so that she can show her sister how to become a homeowner.

Reno Red Cloud works as a supervisor developing wells and water systems on the reservation. He lives in a trailer but wants a "real home." "I have seen new homes with good water. Now that we are making safer water and building pipelines all over, homes can have good water. There are still a lot of people around here with no water."

Raedean Red Shirt is excited about moving into her new home with her sons and three pedigreed dachshunds. The Oglala Sioux Trip Partnership for Housing in Pine Ridge helped her understand what her bills will be and offered her counseling classes.

Helen Red Owl currently lives in a small trailer with her three children. She is eager to move into a new home. She wants to work with other homeowners to learn how to maintain her home.

Jill Lane, a slot supervisor for the Prairie Winds Casino, will be moving from Chadron to her new home at the old golf course site. She wants her three children to have a backyard and live close to other children.

Karen Carpio is eager to be a homeowner because it will help her build financial security. In talking with other new homeowners, she realized many of them have the same concerns.

Patricia Catches is learning about the responsibility of organizing her finances. He is excited that she will no longer have to drive to see friends, but will be able to walk down the street.

Tom and Ann Conry want to retire in their new home. They will be closer to the Indian Health Services hospital and that will give them peace of mind as they get older. Tom has spent much of his life learning the intricacies of the land allotments on the Pine Ridge reservation.

Jennifer Iron Teeth and Isadore White Calf have four children, all under the age of 10. They are desperate to have more room and play space for the children. Jennifer recently completed her GED.

III. PARTICIPANTS

- Harold Saulway, president, Oglala Sioux Nation
- Secretary Andrew Cuomo
- Bart Harvey, CEO, Enterprise Foundation
- Roger Haughton, CEO, PMI
- Lucy Vocu, new homeowner

IV. SEQUENCE OF EVENTS

- YOU tour the new housing site, accompanied by Harold Saulway, Secretary Cuomo, Bart Harvey, and Roger Haughton.
- YOU proceed inside the house of Lucy Vocu for a brief discussion with her and her children.
- There will be approximately 50 people held under a canvas to the side of Lucy's house. Once you go inside they will come around the outside of Lucy's house.
- YOU proceed outside, greet guests, and depart.

V. PRESS COVERAGE

Inside: Print Reporter
Outside: Pool Press

VI. REMARKS

None



UNITED STATES DEPARTMENT OF AGRICULTURE
OFFICE OF THE SECRETARY

TELEPHONE (202) 720-3631

FAX (202) 690-2119

FAX COVER SHEET

DATE: 6-23-99NUMBER OF PAGES, INCLUDING COVER SHEET: 2PLEASE DELIVER TO: Lisa GreenFAX NUMBER: () 456-2223 PHONE NUMBER: () _____

- FROM: ☐ DAN GLICKMAN, SECRETARY
☐ JOHN GIBSON, SPECIAL ASSISTANT
- ☐ GREG FRAZIER, CHIEF OF STAFF
☐ JOSE VENZOR, EXECUTIVE ASSISTANT & BRIEFINGS DIRECTOR
- ☒ BART CHILTON, DEPUTY CHIEF OF STAFF
☒ CLYDE WILLIAMS, DEPUTY CHIEF OF STAFF
☒ JUSTIN PASCHAL, STAFF ASSISTANT
- ☐ ERIC OLSEN, COUNSEL TO THE SECRETARY FOR DOMESTIC POLICY
- ☐ JANET POTTS, COUNSEL TO THE SECRETARY
- ☐ ISI SIDDIQUI, SPECIAL ASSISTANT TO THE SECRETARY FOR TRADE
- ☐ BOB EPSTEIN, SCIENCE ADVISOR TO THE SECRETARY
- ☐ LAURETTA MILES, ADMINISTRATIVE ASSISTANT
☐ JANNA PASCHAL, STAFF ASSISTANT

MESSAGE: _____

Please see attachment ———— Thanks jmp

THE OFFICE OF THE SECRETARY
WASHINGTON
20250-0100

MEMORANDUM

TO: Lisa Green

FR: Bart Chilton (USDA) 720-3631

Ann 623.99

Pine Ridge:

Unprecedented support of Native American Communities:

Consideration may want to be given to highlighting the Administration's strong support of native American communities through the EZ/EC initiative. Pine Ridge is one of five rural Empowerment Zones (EZs) announced in January (and one of eight total in the nation, both from Round I and Round II designations). In addition, there are nine (of 20 from Round II) Native American rural Enterprise Communities that were also named in January. The benefits to all 10 (Pine Ridge and the other nine ECs) are tremendous. For Pine Ridge, benefits include \$2 million annually for ten years, employer tax breaks, added discretionary points for myriad Federal programs, and technical assistance. For the ECs, \$250,000 yr/ ten years (no tax breaks but the other stuff listed above). These awards, which have not been recognized as the Administration's strong support of Native American communities, constitute one of the single largest announcements made by any Administration to assist Native Americans.

Possible ways to highlight include, but are not limited to, inviting the other tribal leaders from the ECs to participate in the Pine Ridge event, at which the President could talk about Native American lands - as a whole across the country - as potential new markets, as opposed to simply focusing on one reservation (Pine Ridge).

Clinton-Gore Water 2000:

For the past two years, the Vice President has announced Water 2000 projects at a Roosevelt Room ceremony. Water 2000 is the Administration's initiative to bring water to as many rural Americans as possible by the year 2000. We have made significant strides in this regard. This year, USDA is planning over 100 events around the nation on July 12th. However, the President could announce this national funding as part of the new markets tour. Specifically USDA will fund over \$200 million for over 60 water projects in 40 states. We have four projects in MS (total \$10m), four in KY (total \$7m), and two at Pine Ridge (total \$1m).

Please let me know if you have questions or comments about this, or any other matter. Thank you for your consideration.

Thanks!
Ann

Withdrawal/Redaction Marker

Clinton Library

DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
002. memo	To Laura Graham and Lisa Green From Jacquie Lawing; RE: phone numbers [partial] (2 pages)	06/27/1999	P6/b(6)

COLLECTION:

Clinton Presidential Records
Policy Development
Lisa Green
OA/Box Number: 20590

FOLDER TITLE:

Pine Ridge South Dakota [4]

2012-0043-S
ms256

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

Freedom of Information Act - [5 U.S.C. 552(b)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
P4 Release would disclose trade secrets or confidential commercial or financial information [(a)(4) of the PRA]
P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [(a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

b(1) National security classified information [(b)(1) of the FOIA]
b(2) Release would disclose internal personnel rules and practices of an agency [(b)(2) of the FOIA]
b(3) Release would violate a Federal statute [(b)(3) of the FOIA]
b(4) Release would disclose trade secrets or confidential or financial information [(b)(4) of the FOIA]
b(6) Release would constitute a clearly unwarranted invasion of personal privacy [(b)(6) of the FOIA]
b(7) Release would disclose information compiled for law enforcement purposes [(b)(7) of the FOIA]
b(8) Release would disclose information concerning the regulation of financial institutions [(b)(8) of the FOIA]
b(9) Release would disclose geological or geophysical information concerning wells [(b)(9) of the FOIA]

C. Closed in accordance with restrictions contained in donor's deed of gift.
PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).
RR. Document will be reviewed upon request.

MEMORANDUM

TO: Laura Graham and Lisa Green
FROM: Jacquie Lawing
DATE: June 27, 1999
RE: Contact Information

[002]

Below is the contact information for the people who will be on site in the various locations next week. Some may have DC contact information, but they will be on site.

Appalachia

Ben Cooke 502-582-6141 (w)
502-582-6074 (f)

Mississippi Delta

Laura Garcia 202-708-2046 (w)
202-401-6725 (f)

Pat Hoban-Moore 601-965-4738 (w) 1-800-387-3692 (pager)
601-965-4773 (f)

East St. Louis

Ted Carr (p) 1-888-772-4713

Tricia Enright 202-708-2116 (w) 1-800-800-7759, pin # 56269 (pager)
202-619-2257 (f)

Fannie Woods 314-539-6542 (w)
314-539-6384 (f)

Jacquie Lawing 202-708-0270 (w)
202-708-4087 (f)

P6/(b)(6)

P6/(b)(6)

P6/(b)(6)

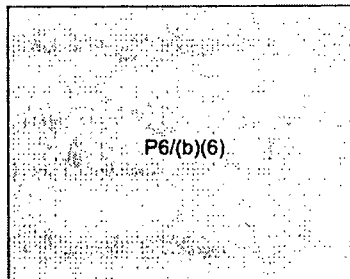
P6/(b)(6)

Pine Ridge

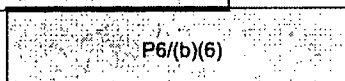
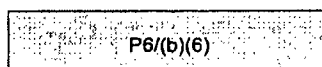
Roger Chiang 202-708-1238 (w)
202-708-1353 (f)

Eric Schnure 202-708-0980 (w)
202-619-8153 (f)

Stephanie Helfrich 202-708-1781, ext.4191

**Phoenix**

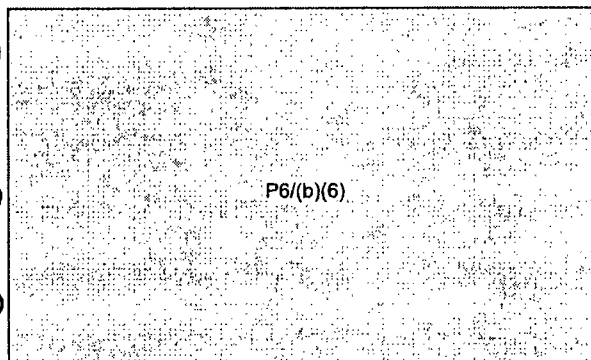
Terry Goddard 602-379-4434 (w)
602-379-3985 (f)

**Los Angeles**

Nancy Kirshner 202-708-0030 (w)
202-708-9981 (f)

Margie Sullivan 213-894-8000 (w)

Penny Acevedo 213-894-8000 (w)



INDIAN COUNTRY AND LOCAL DELIVERABLES

A. Major Deliverables for All of Indian Country:

✓1) The Native American Homeownership Initiative

- The Mortgage Bankers Association and HUD will team with Countrywide, Norwest and other mortgage lenders to **more than double the number of home mortgages in Indian Country for each of the next three years.**
- This Initiative will mean 1,000 additional Native American homeowners.

✓2) HUD, Private Industry Partners to Increase Lending in Indian Country by \$1.5 Billion

- HUD will expand Ginnie Mae's successful Targeted Lending Initiative (currently available only in Empowerment Zones and Enterprise Communities) to Indian Country.
- Targeted Lending **attracts mortgage lenders** by cutting the fees they pay to place their loans in Ginnie Mae securities by up to 50%.
- BancOne Capital Markets and George K. Baum & Company have committed to **underwrite \$300 million in bonds per year for the next five years** to raise funds to be lent to tribes, tribal housing authorities and individual Native American homebuyers.
- This new initiative will also result in **lower interest rates on mortgages** in Indian Country.

✓3) Mortgage Insurance Companies of America Commit to Boost Homeownership in Indian Country

The seven members of the Mortgage Insurance Companies of America (MICA) will each work to meet the homeownership needs of Native Americans. These commitments include:

- The Mortgage Guaranty Insurance Corporations will:
 - Endow a full-time Director of Homeownership counseling for their partner tribes;
 - Create homeowner education courses for the tribal colleges; and
 - Develop innovative lending criteria and new home financing mechanisms tailored to the specific needs of Native Americans.
- The Republic Mortgage Insurance Company will launch the "Financial Independence" pilot project as detailed in the other local deliverables section.
- The PMI Mortgage Insurance Company will increase its Native American mortgage insurance initiative to \$55 million (from \$20 million) nationwide.
- GE Capital will implement a pilot program to insure \$2 million in mortgage loans in Indian Country.
- United Guaranty will partner with the OST Partnership for Housing to assist potential homeowners on Pine Ridge.*

✓4) Water 2000

* This deliverables is still in process and may not occur or may be changed.

- Department of Agriculture's Water 2000 program will fund 12 water and sewer projects for Native American Tribes in 8 states with a total of **\$15.9 million in loans and grants**.
- Part of Water 2000 will be **two basic infrastructure projects on Pine Ridge scheduled for this summer**. One project will allow utility hookups for a 30 unit housing subdivision and the second will help connect 43 homes and home sites to water utilities.
- [Overall, the Department of Agriculture will devote more than \$200 million in loans and grants for 100 safe and clean water projects for 1999 in 38 states. This will bring safer and cleaner water to more than 275,000 rural Americans.]

✓ 5) Report on Technology and Infrastructure on Reservations

- The Department of Commerce will **issue a report regarding technology and infrastructure on reservations**.

✓ 6) New \$6 Million Manufacturing Facility

- Champion Enterprises has partnered with the Gila River Indian Tribe to **open a new \$6 million manufactured housing facility on the Gila River Reservation in Arizona**.
- Once it begins operations in late July, the plant will **employ approximately 300 new workers**. Champion is actively recruiting members of the Gila River Tribe to fill those jobs.
- The plant will revert to the Tribe once the lease term ends.

B. Major Local Deliverables:

✓ 1) Pine Ridge Partnership

- HUD has **established the Oglala Sioux Tribe Partnership for Housing** through a \$2 million grant. The Partnership will provide financial assistance and homeownership counseling to help tribal families become homeowners on an ongoing basis.
- HUD will work with the partnership to **build a total of 50 homes on Pine Ridge by early 2000** and to fund two years of technical assistance to the new not-for-profit by PricewaterhouseCoopers.

2) HUD Announces Homeownership South Dakota

- Homeownership South Dakota is a five-year, \$650 million investment plan to finance affordable housing for 7,500 families throughout the state. The investment plan is a comprehensive strategy to assist the state in addressing its housing needs by expanding the capacity for single-family, multifamily and new construction lending.

3) MetLife Young Entrepreneurs Fellowships

- MetLife, in conjunction with the Oglala Sioux Tribe, will select 2 young people for new Fellowships each year for the next five years.

- Each Fellow will **work as a paid "Intern/Fellow" at MetLife's headquarters** in New York during the Summer between the Fellow's junior and senior year of high school.
- Each Fellow will receive a **\$2,500 annual scholarship** to study business at a community college or university for up to four years.

4) Pine Ridge Empowerment Zone Signing Ceremony

- ✓ The Department of Agriculture has designated an Empowerment Zone on Pine Ridge and 9 Enterprise Communities in Indian Country.
- ✓ The signing ceremony for the Empowerment Zone and Enterprise Communities will occur during the Pine Ridge Summit.

5) Construction of Lakota Sioux Heritage Culture Center

- The National Park Service will request appropriations to construct the Lakota Sioux Heritage Culture Center and visitor center at Badlands National Park.
- The new visitor center will contract with the Oglala Sioux Tribe for concessions services.
- The Departments of Labor, Defense, Transportation and Interior are partnering to **build and repair the roads leading to the new White River Visitor Center.**
- These agencies will also provide job training to the Oglala Sioux Tribe in road and facility construction techniques.

C. Other Indian Country Deliverables:

4. Increasing Homeownership

✓ HUD Awards \$8 Million for Housing and Economic Development in Indian Country

- HUD has awarded 28 grants totaling \$8 Million to Native American run non-profits and tribes.
- The grants will go toward projects such as new housing, utilities, water and sewer lines, as well as economic development projects such as a revolving loan fund and partnership for economic development.

✓ Increasing Private Sector Lending and Investing in Indian Country

- The CDFI Fund is conducting an extensive, nation-wide study on lending and investment practices on Indian reservations and other lands held in trust by the United States. The study will: (1) identify barriers to private financing in Indian Country; (2) quantify the impact of such barriers on access to capital and credit in Indian Country; and (3) develop a strategy and action plan for eliminating barriers and increasing lending and investing in Indian Country.
- To complete the study, the CDFI Fund has been conducting regional workshops in locations near Indian reservations throughout the United States. To date, the CDFI Fund has held 6

only
Summit
this is
in

workshops and plans to hold at least 7 additional workshops this year. Workshop participants include tribal leaders, economic and financial experts, bankers, bank regulators, federal agencies, state agencies, and nonprofit organizations.

- The next regional workshop will be in Rapid City, South Dakota on July 26-27, 1999.

2. Promoting Self-Sufficiency

✓ Telecommunications Training

- At the request of the FCC, the United States Telecommunications Training Institute (USTTI), a non-profit joint venture between leading U.S. communications corporations and the federal government will, on an individual voluntary corporate basis, **provide telecom training support for Native Americans** to gain the expertise to enter the dynamic U.S. telecom marketplace.
- During the past 17 years, the USTTI has provided its diverse tuition free communications training to more than 5,500 women and men who are working to bring modern communications to their countrymen in 159 developing countries.

✓ State of the Art Construction Certification Program for Tribal Colleges

- Owens Corning and all of the nation's tribal colleges will work together to bring the Certified Energy Professionals program to Indian Country.
- This program **will offer Native Americans the chance to become certified experts in energy efficiency in homes and the latest construction technologies.**
- Owens Corning will train instructors from every tribal college on housing technology and energy efficiency and on the best methods for teaching their students in these areas.

✓ North American Steel Framing Alliance and Tribal Colleges Enter Job Training Partnership

- The North American Steel Framing Alliance, Amity and Worthington Industries will help establish job training courses in steel framing at all of the tribal colleges.
- The companies will also facilitate business relationships between other private companies in the construction industry (including manufacturers, tool companies, fastener companies, home builders, panelizers and others) and Native American economic development organizations.

3. Upgrading Infrastructure

State of the Art Technology

- ✓ • The Bureau of Indian Affairs will fund \$12.3 million in Y2K remediation work for tribal governments and upgrade up to 90 computers for the Oglala Sioux tribe.

Cellular Telephones for Indian Country

- The Cellular Telecommunications Industry Association's Wireless Foundation has announced its commitment to expand three national programs to help address some of the communications challenges facing Native Americans.
- Over the next year, the wireless industry has agreed to **donate airtime and 1,000 phones** through "Communities on Phone Patrol" (wireless phones for neighborhood watch patrols), "Class Link" (wireless phones for elementary and secondary school classrooms), and "Call to Protect" (wireless phone for organizations combating domestic abuse) to improve the safety, well-being, and education at Indian reservations and tribal lands across the country.
- According to the CTIA, FCC Chairman Bill Kennard's leadership, pending federal regulatory relief, and continued cooperation by tribal leaders has led the wireless industry to provide these innovative and affordable services to Native Americans living in underserved areas.

Telecommunications Support*

- [The FCC in August will announce regulatory solutions and begin a rulemaking proceeding to improve universal service support and to provide regulatory assistance for telecommunications in insular and unserved areas – including reservations.]
- Lifeline/Linkup programs help low-income residents receive basic telephone service;
- E-rate universal service program -- funded this year at the maximum \$2.25 billion -- has already helped 38 million children in over 80,000 schools and libraries in the country's poorest areas acquire modern telecommunications services; and
- Telemedicine program -- funded this year at \$3 million -- supports the costs of providing advanced telecommunication links for rural health care.
- ✓ The FCC is working to secure a spectrum sharing arrangement with the Department of Defense that will allow underserved and unserved reservations to benefit from wireless telecommunications services. The particular spectrum at issue (3400-3650 MHz) is already used in different parts of the world for wireless phone service, so the technology and equipment (including phones) is available for immediate use by Native Americans.

Developing Renewable Energy

- The Department of Energy has selected eight projects for awards under its "Renewable Energy Technologies on Native American Lands" program.
- Awards will total approximately \$2 million.

D. Other Local Deliverables:

1. Increasing Homeownership

Federal Home Loan Bank of Des Moines Gives \$1.3 Million for Tribal

* These deliverables are still in process and may not occur.

Homeownership and Economic Development

- The Federal Home Loan Bank of Des Moines will award **\$1.3 million in grants to the Oglala Sioux Tribe Partnership for Housing, the Rosebud Housing Authority and the Native American Advocacy Project.**
- The Oglala Sioux will use their grant of \$499,000 to build 45 new single-family homes in Pine Ridge.
- The Rosebud Housing Authority will complete vital repairs and improvements on 49 single family rental properties on the Rosebud Sioux Reservation.
- The Native American Advocacy Project will make 29 homes accessible to their disabled owners.

American Communities Fund to Invest \$3 Million to Increase Homeownership on Pine Ridge

- Fannie Mae commits to invest up to \$3 million over the next five years through its American Communities Fund to increase the availability of housing at Pine Ridge.

2. Expanding Affordable Housing

HUD Awards \$1.6 Million for Housing on Reservations

- HUD will award **five rural housing grants totaling \$1.6 million to Native American run non-profits and Tribes in South Dakota.**
- The tribes and non-profits will use the money to develop single-family homes, convert military housing to low and moderate income housing, establish an Economic Development Corporation and expand affordable housing opportunities.

3. Promoting Self-Sufficiency

The Native American "Financial Independence" Pilot Project

- The Republic Mortgage Insurance Company (RMIC) has created the Native American "Financial Independence" Pilot Project.
- The Project **will begin by giving 2,000 Pine Ridge students each year the financial knowledge and tools they need to achieve their financial independence.**
- Once the pilot project has proved successful, it will be extended to all tribal colleges.

Avera-McKenna Hospital to Provide Ultra-Sound Services on Reservations

- The Department of Agriculture has awarded a \$200,000 grant to Avera-McKenna Hospital to provide remote ultra-sound services for South Dakota reservations.
- The Hospital will invest \$500,000 over 3 years in this effort.
- The program will allow centralized viewing and interpretation of ultra-sound from remote locations on the reservations to detect and treat fetal abnormalities.

✓ Gateway to Develop Data Processing and Programming Courses with Tribal Colleges

- Gateway will work with the tribal colleges in South Dakota to develop a data processing and programming course.
- The Gateway Foundation will **contribute computers and related equipment** to the Oglala Lakota College to make this course possible.
- This course will be made available at each of the schools in the Fall of 2000.

✓ Assistance to Small Business owners

- The Small Business Administration's Small Business Development Center **helped the Long Creek Store in Wanblee, SD (Pine Ridge) write their initial business plan** that allowed them to secure a **guaranteed loan from the SBA** through First National Bank.
- The Long Creek Store is now a successful small business that is impressive with its abundance and variety of products - from groceries to pharmaceuticals.

4. Upgrading Infrastructure

✓ The HUD Information Superhighway Comes to Pine Ridge

- HUD will link Pine Ridge to HUD's information superhighway through a HUD Next Door Kiosk on the reservation.
- The kiosk will give Pine Ridge the easiest, most direct way to get information on the full range of HUD programs.
- This will be **the first HUD Next Door Kiosk in Indian Country.**

✓ E-commerce Support*

- America on Line will give e-commerce support including technical assistance to small businesses in Pine Ridge.

* These deliverables are still in process and may not occur.

INDIAN COUNTRY DELIVERABLES

A partial listing of the private businesses and business groups taking part in the comprehensive package of initiatives includes:

- Mortgage Bankers Association
- Countrywide Mortgage
- ✓ Norwest Mortgage
- Federal Home Loan Bank of Des Moines
- Federal Housing Finance Board
- ✓ Republic Mortgage Insurance Company
- ✓ Champion Enterprises
- George K. Baum & Company
- ✓ BancOne
- ✓ Owens Corning
- Mortgage Guaranty Insurance Corporation
- ✓ GE Capital Mortgage
- ✓ Mortgage Insurance Companies of America
- Radian Guaranty Incorporated
- ✓ PMI Mortgage Insurance Company
- Triad Guaranty Insurance Corporation
- United Guaranty Corporation
- PricewaterhouseCoopers
- Washington Mutual
- FirstStar Mortgage
- M&T Mortgage Corporation
- National Bank of Alaska
- Avera Health
- ✓ Avera-McKenna Hospital
- ✓ North American Steel Framing Alliance
- Worthington Steel Industries
- Amity, Inc.
- Detreich Industries, Inc.
- ✓ United States Telecommunications Training Institute
- ✓ Fannie Mae
- ✓ Gateway
- Metropolitan Life Insurance Company

These initiatives are set out in four categories. The first category includes the major initiatives that will benefit all of Indian Country. The second category includes major local initiatives that will benefit the Pine Ridge reservation, Oglala Sioux Tribe or the state of South

Dakota. The third category includes additional initiatives that will benefit all of Indian Country (organized by subject matter). The fourth category includes additional local initiatives that will benefit the Pine Ridge reservation, Oglala Sioux Tribe or the state of South Dakota.

A. **Major Deliverables for All of Indian Country**

1) **The Native American Homeownership Initiative**

The Mortgage Bankers Association and HUD will team with Countrywide, Norwest, BancOne, FirstStar, M&T, National Bank of Alaska, Washington Mutual and other mortgage lenders to more than double the number of home mortgages in Indian Country for each of the next three years. Last year there were only 200 mortgage loans made in all of Indian Country. This Initiative will mean 1,000 additional Native American homeowners. In order to make this goal a reality, HUD will sponsor training sessions for MBA members and tribes allowing them to access the variety of government programs designed to facilitate homeownership on reservations. HUD will connect the MBA and its members with tribes and follow-up on the progress of the Initiative. HUD also will help reduce the interest rates Native Americans pay on these loans when lenders put them into Ginnie Mae's mortgage-backed securities.

To help achieve this goal, the Mortgage Bankers Association pledges to:

- 1) Provide training to tribally sponsored not-for-profit entities to increase their capacity to originate mortgage loans;
- 2) Encourage MBA members to participate in the Initiative; and
- 3) Advise members of HUD sponsored training sessions through MBA's newsletters and notices.

The mortgage lending company partners in the Initiative will:

- 1) Increase loan origination production by 1,000 mortgage loans in Indian Country over 3 years;
- 2) Run homeownership counseling programs; and
- 3) Track the number of new loans closed in Indian Country.

2) **HUD, Private Industry Partners to Increase Lending in Indian Country by \$1.5 Billion**

HUD will bring its successful Targeted Lending Initiative, which dramatically reduces the costs of mortgages, to Indian Country. Currently available only for Empowerment Zones and Enterprise Communities, Targeted Lending cuts the fees mortgage lenders pay to place their loans in Ginnie Mae securities by up to 50%. The program provides a strong incentive for mortgage lenders to do business in Indian Country and for the first time will give Native Americans access to mainstream mortgage capital markets.

Recognizing the business opportunities created by HUD's action and the untapped market

in Indian Country BancOne Capital Markets and George K. Baum & Company, two of the nation's largest municipal securities underwriters, have committed to underwrite \$300 million in bonds per year for the next five years to create a market for Indian Country mortgages. These bonds will raise funds to be lent to tribes, tribal housing authorities and individual Native American homebuyers. These commitments mean that more funds will be available for lending in Indian Country.

The qualifying mortgages lent with these funds may be placed in Ginnie Mae securities. This will improve the credit rating of the bonds and, as a result, lower the interest rates that Native Americans will pay on their mortgages. Now, Native Americans will get more loans at better rates than they have ever had.

Ginnie Mae already has shown that Targeted Lending can increase mortgages in underserved areas. Mortgage lenders have used the program to make 75,714 loans in Empowerment Zones and Enterprise Communities resulting in mortgage-backed securities of \$6.9 billion in just over two years of Targeted Lending. A total of 91 lenders already have participated in the program.

BancOne and Baum are the largest firms to commit to do business in Indian Country. These bond offerings are frequently used by states and cities around the country to fund new housing and development projects, but until now these tools have been largely unavailable to Native Americans. If fully utilized, the \$1.5 billion would greatly expand the amount of capital lent for housing in Indian Country.

These two companies have the knowledge of Indian Country to make this work. Baum already has discussed four projects with Tribes. These include: A \$2 million deal with the Indian Housing Authority of Central California to construct 20 single family homes; a \$7.5 million deal with Cook Inlet Housing Authority in Alaska to construct up to 50 single family homes; a \$10 million deal with the New Mexico Pueblos to construct 100 homes; and a deal with the Cherokee Nation that could total \$8 million or more.

3) Mortgage Insurance Companies of America Commit to Boost Homeownership in Indian Country

The seven members of the Mortgage Insurance Companies of America (MICA) will each make significant commitments to meet the homeownership needs of Native Americans. For example, the Mortgage Guaranty Insurance Corporation will for a three-year alliance with the Oglala Sioux Tribe to promote homeownership on the Pine Ridge reservation. The alliance will include:

- Endowment of a full-time Director of Homeownership Counseling for the Oglala Sioux Tribal Partnership for Housing;
- Develop a Homeowner Education Program tailored to the needs of Native American communities which will be made available at the Oglala Lakota College prior to a

- roll-out to other tribal colleges; and
- Develop innovative lending criteria and new home financing mechanisms tailored to the specific needs of Native Americans.

These three steps systematically address the greatest barriers to homeownership faced by Native Americans. Knowledge and information barriers still prevent many Native Americans from accessing the mortgage lending programs they need to buy their first homes. Plus, given the rate of poverty on reservations and the complex legal issues related to tribal lands, many Native Americans mortgage products that are different than traditional offerings. This three year alliances will close the information gap and customize loan vehicles to get Native Americans into their own homes.

As further detailed below, the Republic Mortgage Insurance Company will launch the “Financial Independence” pilot project with the Oglala Sioux Tribe on Pine Ridge. This in-depth program of financial training will be rolled out to tribal colleges throughout the nation following the successful conclusion of the pilot in Pine Ridge.

Individual MICA companies also are making financial commitments to Indian Country. The PMI Mortgage Insurance Company is increasing its Native American mortgage insurance initiative to \$55 million (from \$20 million) nationwide. PMI already is insuring home mortgages for the Choctaw Nation of Oklahoma, Chickasaw Nation, Citizen Potawatomi and Cherokee Nation. GE Capital will implement a pilot program with its mortgage lender partners to insure \$2 million in mortgage loans in Indian Country. GE Capital also is working with the National Association of Indian American Housing Councils to develop an underwriting seminar to inform and help the conventional market meet the needs of Native Americans.

In addition, the United Guaranty Residential Insurance Company will partner with the OST Partnership for Housing to assist potential homeowners at the Pine Ridge Indian Reservation in South Dakota by providing home buyer education materials and technical support. United Guaranty has considerable experience in pre-purchase home buyer education. Since their curriculum – “The Road to Homeownership” – was introduced in 1994 it has been presented to more than 25,000 potential homebuyers.

4) Water 2000

The U.S. Department of Agriculture’s Water 2000 initiative seeks to bring running water and sewer systems to Indian Country. Current plans include 12 water projects in 8 states with a total of \$15.9 million in loans and grants. Overall, the Department of Agriculture will devote more than \$200 million in loans and grants for 100 safe and clean water projects for 1999 in 38 states. This will bring safer and cleaner water to more than 275,000 rural Americans.

These projects include two separate developments of water and sewer facilities on Pine Ridge. The first project consists of a loan of \$71,250 and a grant of \$213,750 to the Lakota Fund allowing utility hookups for a 30 unit housing subdivision. The second project consists of a loan

of \$148,750 and a grant of \$446,250 to the Oglala Sioux Tribe to help connect 43 homes and home sites to the necessary water utilities. The Oglala Sioux Tribe homes are being built with HUD's assistance.

5) Report on Technology and Infrastructure on Reservations

The U.S. Department of Commerce will issue a report regarding technology and infrastructure on reservations.

6) New \$6 Million Manufacturing Facility

Champion Enterprises has partnered with the Gila River Indian Tribe to open a new \$6 million manufactured housing facility on the Gila River Reservation in Arizona. Champion and the Tribe have worked together on the construction of the plant – which will use Tribe-owned utility companies for phone and electrical service. The Tribe also will gain ownership of the facility and regain the land once Champion's lease expires.

Champion recognizes the value of the untapped labor and consumer markets in Indian Country and has demonstrated its optimism concerning the potential for these markets through its \$6 million investment. Once it begins operations in late July, the plant will employ from 200 to 300 new workers. Champion is actively recruiting members of the Gila River Tribe to fill those jobs.

B. Major Local Deliverables

1) Pine Ridge Partnership

HUD and the Oglala Sioux Tribe have worked together to expand homeownership opportunities for Tribal members. This partnership – initially funded by a \$2 million grant from HUD – has created the Oglala Sioux Tribe Partnership for Housing. This new not-for-profit will:

- Provide potential homebuyers with housing and credit counseling;
- Serve as a conduit for homebuyers to find lenders with attractive loan packages;
- Provide gap financing; and
- Act as a developer on Pine Ridge.

To help ensure the success of this venture, HUD is funding two years of technical assistance to the new not-for-profit by PricewaterhouseCoopers. The assistance will include developing appropriate loan products, providing counseling, conducting homebuyer fairs, and providing outreach to traditional capital markets.

This partnership already is producing concrete results. A total of **19 new houses will be constructed on Pine Ridge this Summer** and 50 more will be completed over the next year. The partners to this effort cleared significant hurdles to complete these homes. Infrastructure – including basic water and sewer services as well as roads – had to be constructed and improved

as part of the project. Critical support for this construction project has been provided by the Department of Agriculture, the Department of Defense, the Bureau of Indian Affairs and the Indian Health Service completing the comprehensive government-to-government partnership with the Oglala Sioux.

HUD also will work with the Oglala Lakota College at Pine Ridge to set up a Community Outreach Partnership Center. These grants are intended to help communities respond to the problems of greatest concern to their residents. In neighborhoods across America, Community Outreach Partnership Centers are responding to the most urgent needs of urban communities through initiatives that include:

- Job training and counseling to reduce unemployment;
- Resident-backed strategies to spur economic growth and reduce crime;
- Local initiatives to combat housing discrimination and homelessness;
- Mentoring programs for neighborhood youth;
- Financial and technical assistance for new businesses; and
- Campus outreach to involve faculty and students.

2) HUD Announces Homeownership South Dakota

Homeownership South Dakota is a five-year, \$650 million investment plan to finance affordable housing for 7,500 families throughout the state. The investment plan is a comprehensive strategy to assist the state in addressing its housing needs by expanding the capacity for single-family, multifamily and new construction lending.

3) MetLife Young Entrepreneurs Fellowships

Through this new Fellowship program, MetLife will work with the Oglala Sioux to select 2 young people for new Fellowships each year for the next five years. As part of the Fellowships each young person will:

- Work as a paid “Intern/Fellow” at MetLife’s headquarters in New York during the Summer between the Fellow’s junior and senior year of high school; and
- Receive a **\$2,500 annual scholarship** to study business at a community college or university for up to four years.

During the Summer at MetLife each Fellow will: 1) Be paired with a mentor who will introduce the Fellow to MetLife, the business world and New York city; 2) Learn about the business and capital markets in which MetLife is one of the nation’s leading players; 3) Develop skills and contacts that will allow the Fellow to excel in future careers in business; and 4) Live in New York and benefit from the cultural opportunities the city has to offer.

4) Pine Ridge Empowerment Zone Signing Ceremony

The Department of Agriculture has designated an Empowerment Zone on Pine Ridge and 9 Enterprise Communities in Indian Country. The signing ceremony for the Pine Ridge Empowerment Zone and the 9 Enterprise Communities will occur during the Pine Ridge Summit. The Pine Ridge EZ already has planned 2 water projects on the reservation.

5) Construction of Lakota Sioux Heritage Culture Center

The National Park Service will request appropriations to construct the Lakota Sioux Heritage Culture Center and visitor center in the place of the current White River Visitor Center on the Southern Unit of Badlands National Park. The new Center would attract tourism and display the culture and heritage of the Tribe. The new Center would serve as a link between Mount Rushmore and Wind Cave National Park. The project also would bring revenue directly to Pine Ridge because the new visitor center will contract for its concessions services with the Oglala Sioux Tribe.

The departments of Labor, Defense, Transportation and Interior are partnering to build and repair the roads leading to the new Center. Road repair work will include gravel resurfacing and may also include paving roads if there is anticipated increased traffic. Currently, the gravel resurfacing is planned for FY 2002, but the Tribe may re-prioritize the project to this year. DoD may donate some of the labor for the road project. In addition, these agencies are looking into providing job training to the Oglala Sioux Tribe in construction related to the roads and visitor center as well as to build skills for the long term.

C. Other Indian Country Deliverables

1. **Increasing Homeownership**

a) HUD Awards \$8 Million for Housing and Economic Development in Indian Country

HUD will award 28 rural housing grants totaling \$8 million to Native American run non-profits and tribes. These grants will provide vital housing and economic development services. These grants will go toward projects such as:

- A water bottling plant and housing manufacturing plant in Alaska;
- A revolving loan fund in California;
- An innovative energy program and business incubator in Montana;
- Providing the infrastructure necessary for a single family development in New Mexico;
- Constructing single family homes in South Carolina; and
- Formation of a tribal/private partnership to promote economic development in the state of Washington.

These basic projects are the foundation necessary for further development and investment

in Indian Country. For example, the New Mexico project will receive \$500,000 to build utility connections, water and sewer lines. The Pojoaque Housing Corporation is undertaking the project which will put infrastructure in place for 30 to 40 single-family homes. The homes will be completed within two years.

In California, \$88,201 will allow the Bishop Indian Tribal Council to start the Bishop Paiute Revolving Loan Program. The Tribe has leveraged in-kind resources totaling \$254,000 for the Program and they will create or expand 15 businesses and create or retain 75 jobs as a result of these efforts.

b) Increasing Private Sector Lending and Investing in Indian Country

The CDFI Fund is conducting an extensive, nation-wide study on lending and investment practices on Indian reservations and other lands held in trust by the United States. The study will: (1) identify barriers to private financing in Indian Country; (2) quantify the impact of such barriers on access to capital and credit in Indian Country; and (3) develop a strategy and action plan for eliminating barriers and increasing lending and investing in Indian Country.

To complete the study, the CDFI Fund has been conducting regional workshops in locations near Indian reservations throughout the United States. To date, the CDFI Fund has held 6 workshops and plans to hold at least 7 additional workshops this year. Workshop participants include tribal leaders, economic and financial experts, bankers, bank regulators, federal agencies, state agencies, and nonprofit organizations.

The next regional workshop will be in Rapid City, South Dakota on July 26-27, 1999.

2. **Promoting Self-Sufficiency**

a) Telecommunications Training

At the request of the FCC, the United States Telecommunications Training Institute (USTTI), a non-profit joint venture between leading U.S. communications corporations and the federal government will, on an individual voluntary corporate basis, **provide telecom training support for Native Americans** to gain the expertise to enter the dynamic U.S. telecom marketplace.

During the past 17 years, the USTTI has provided its diverse tuition free communications training to more than 5,500 women and men who are working to bring modern communications to their countrymen in 159 developing countries.

b) State of the Art Construction Certification Program for Tribal Colleges

Owens Corning and all of the nation's tribal colleges will work together to bring the Certified Energy Professionals program to Indian Country. This program will offer Native Americans the chance to become certified experts in energy efficiency in homes and the latest

construction technologies. Owens Corning will train instructors from every tribal college not only on housing technology and energy efficiency but on the best methods for teaching their students in these areas.

The Program also will feature ongoing mentoring of the tribal college instructors. Each instructor will maintain access to the most cutting edge research being performed by Owens Corning at its Science and Technology Center. This will keep the tribal colleges and their students up-to-date on the latest innovations in the field for years to come.

c) North American Steel Framing Alliance and Tribal Colleges Enter Job Training Partnership

The North American Steel Framing Alliance (NASFA), Amity, Inc. and Worthington Industries will establish job training courses in steel framing at all of the tribal colleges. As part of this effort NASFA will:

- Provide student curricula to all of the tribal colleges.
- Provide sets of instructor syllabi for two job training classes per year at each tribal college.
- Provide technical guidance and appropriate consultation and training for tribal college instructors for three years.
- Provide research and technical information to the tribal colleges through publications and annual updates.
- Provide marketing information, economic data and strategic product placement information in order to promote new businesses in Native American communities.
- Provide best practices information.

The companies will also facilitate business relationships between other private companies in the construction industry (including manufacturers, tool companies, fastener companies, home builders, panelizers and others) and Native American economic development organizations.

3. **Upgrading Infrastructure**

a) State of the Art Technology

The Bureau of Indian Affairs has received authorization from OMB to provide \$12.3 million for Y2K remediation by tribal governments. The value of technical assistance and equipment for Plains tribes is approximately \$534,000. The BIA will schedule a meeting in South Dakota in August 1999 to provide technical assistance and computer equipment to tribes in South Dakota, Montana and North Dakota. The BIA will fix or replace up to 90 computers for the Oglala Sioux Tribe.

b) Cellular Telephones for Indian Country

The Cellular Telecommunications Industry Association's Wireless Foundation has announced its commitment to expand three national programs to help address some of the communications challenges facing Native Americans.

Over the next year, the wireless industry has agreed to **donate airtime and 1,000 phones** through "Communities on Phone Patrol" (wireless phones for neighborhood watch patrols), "Class Link" (wireless phones for elementary and secondary school classrooms), and "Call to Protect" (wireless phone for organizations combating domestic abuse) to improve the safety, well-being, and education at Indian reservations and tribal lands across the country.

According to the CTIA, FCC Chairman Bill Kennard's leadership, pending federal regulatory relief, and continued cooperation by tribal leaders has led the wireless industry to provide these innovative and affordable services to Native Americans living in underserved areas.

c) Telecommunications Support*

Informed by field hearings, the Federal Communications Commission in August will announce regulatory solutions and begin a rulemaking proceeding to improve universal service support and to provide regulatory assistance for telecommunications in insular and unserved areas, including Native American reservations.

The August initiative complements already-established programs to serve at-risk communities, including tribal reservations:

- Lifeline/Linkup programs help low-income residents receive basic telephone service;
- E-rate universal service program -- funded this year at the maximum \$2.25 billion -- has already helped 38 million children in over 80,000 schools and libraries in the country's poorest areas acquire modern telecommunications services; and
- Telemedicine program -- funded this year at \$3 million -- supports the costs of providing advanced telecommunication links for rural health care.

The FCC also is working to secure a spectrum sharing arrangement with the Department of Defense that will allow underserved and unserved reservations to benefit from wireless telecommunications services. The particular spectrum at issue (3400-3650 MHz) is already used in different parts of the world for wireless phone service, so the technology and equipment (including phones) is available for immediate use by Native Americans.

d) Developing Renewable Energy

The Department of Energy has selected eight projects for awards under its "Renewable Energy Technologies on Native American Lands" program. Awards will total approximately \$2

* These deliverables are still in process and may not occur.

million. Individual selections include:

- Rosebud Sioux Tribe will install and monitor a 750 kW wind turbine to power tribal facilities in Rosebud. The project cost is \$1,017,500 with 50% of the total assumed by the Tribe.
- Manzanita Band of Mission Indians will install and monitor a wind/PV hybrid system to power tribal buildings in Boulevard, California. The project cost is \$337,676 with 20% of the total assumed by the Tribe.
- Dilkon and Teesto Chapters of the Navajo Nation, and Energy Photovoltaics Inc. will install and monitor 1 to 2 kW PV systems on remote Native American residences in Dilkon, Arizona. The project cost is \$330,000 with 36.36% assumed by the Tribe.
- Ramona Band of Mission Indians and Domestic Technology International will install a hybrid PV/wind/solar hot water system for an ecotourism lodge in Anza, California. The project cost is \$286,070 with 50.36% assumed by the Tribe.
- Three Affiliated Tribes of the Fort Berthold Reservation will install and monitor a 100 kW wind turbine system to power tribal buildings in New Town, North Dakota. The project cost is \$250,000 with 20% assumed by the Tribe.
- Oneida Tribe of Indians of Wisconsin will install a solar hot water and electric system on residences in Oneida, Wisconsin. The project cost is \$220,777 with 21.46% assumed by the Tribe.
- Jicarilla Apache Tribal Utility Authority will install and monitor a PV system to power a tribal office building in Dulce, New Mexico. The project cost is \$139,988 with 21.57% assumed by the Tribe.

D. Other Local Deliverables

1. Increasing Homeownership

a) Federal Home Loan Bank of Des Moines Gives \$1.3 Million for Tribal Homeownership and Economic Development

The Federal Home Loan Bank of Des Moines will award \$1.3 million in grants to the Oglala Sioux Tribe Partnership for Housing, the Rosebud Housing Authority and the Native American Advocacy Project. The grants are part of the Des Moines Bank's Affordable Housing Program which awards competitive grants twice a year for housing projects benefiting low income families. The Des Moines Bank sets aside 10% of its annual net income for the Affordable Housing Program.

The Oglala Sioux will use their grant of \$499,000 to build 45 new single-family homes in Pine Ridge. These new homes will provide a strong boost to the Oglala Sioux's efforts to increase homeownership among its members.

The Rosebud Housing Authority will expand its Rental Rehabilitation Program with its grant of \$490,000. With these funds they will be able to complete vital repairs and

improvements on 49 single family rental properties on the Rosebud Sioux Reservation.

The Native American Advocacy Project will make 29 homes accessible to their disabled owners. Through use of \$299,831 in grant funds, the Project will target these basic and necessary modifications to very low income individuals who make less than 50% of the median income in their area.

b) American Communities Fund to Invest \$3 Million to Increase Homeownership on Pine Ridge

Fannie Mae commits to invest up to \$3 million over the next five years through its American Communities Fund to increase the availability of housing at Pine Ridge.

2. **Expanding Affordable Housing**

a) HUD Awards \$1.6 Million for Housing on Reservations

HUD will award five rural housing grants totaling \$1.6 million to Native American run non-profits and Tribes in South Dakota. These grants will provide vital housing and economic development services in the state. For example, the \$211,764 grant to Cangleska, Inc. will fund a new office to serve homeless women in Pine Ridge that have been battered. The new office will help women get into affordable and safe housing. Grant money will be used to hire personnel, develop a comprehensive service plan, formalize training and technical assistance activities, assess needs, and establish a site for the new office.

The Lakota Fund will use its \$538,266 grant to complete the Eagle Nest homes project on the Pine Ridge Reservation. Eagle Nest consists of 30 single-family homes that will be available for lease/purchase opportunities.

The Rosebud Sioux Tribe will use \$500,000 to help meet the pressing need for affordable housing on its reservation. The Rosebud Sioux will work with the Air Force and the Operation Walking Shield Housing Relocation Program to update and reuse vacant military housing. As a result, they will secure 24 units for low and moderate income families on the reservation.

The Rosebud Sioux will use a second grant of \$196,800 to establish the Rosebud Economic Development Corporation. The new EDC will work to create job opportunities and enhance the economic and social welfare of the Rosebud Sioux. Grant funds will cover costs of hiring and training professional staff and acquiring the necessary office space, equipment and supplies to make the EDC work.

Oti-Kaga, Inc. will receive \$188,796 to expand its program of providing affordable housing opportunities to low and moderate income residents of the Cheyenne River Sioux community. This program has included activities such as providing assistance to loan applicants and renovating older housing projects. Oti-Kaga has a proven record of success in providing housing opportunities. In fact, Oti-Kaga received a Certificate of Recognition from HUD for its

model project developing a 20 unit multi-family apartment to serve very low income families.

3. **Promoting Self-Sufficiency**

a) The Native American "Financial Independence" Pilot Project

The Republic Mortgage Insurance Company (RMIC) has created the Native American "Financial Independence" Pilot Project. The Project will begin by giving 2,000 Pine Ridge students each year the financial knowledge and tools they need to achieve their financial independence. These intensive courses will be offered at the ninth grade and community college levels. RMIC will give \$100,000 over five years to make this Project a reality. Once this Project proves successful at Pine Ridge, RMIC will partner with local sponsors to expand the Project to reservations across the nation.

Each instructor for these courses will undergo rigorous training provided by RMIC. In addition, RMIC will supply all of the textbooks and materials that the students will need to take full advantage of this unique opportunity. The courses will give students the information they need to manage their financial affairs for a lifetime and cover such topics as setting and attaining financial goals, buying and financing big ticket items such as homes and cars, wisely using credit, protecting financial well-being with insurance, and the fundamentals of money management. These courses have achieved great success with students in Louisiana, Colorado, Arizona, Florida, North Carolina, Texas, Florida, Virginia and California.

b) Avera-McKennon Hospital to Provide Ultrasound Services on Reservations

The Department of Agriculture awarded a \$200,000 grant to Avera-McKennon Hospital to provide remote ultrasound services to Native Americans in South Dakota. The Hospital will invest \$500,000 over 3 years in this effort. The program will allow centralized viewing and interpretation of fetal ultrasounds from remote locations on reservations. This information can then be used to detect and treat fetal abnormalities. There is a large need for this service. Shannon County, South Dakota has one of the highest infant mortality rates anywhere in the United States. This high rate is in part due to fetal abnormalities. Early detection could save many of these children. It is estimated that the program will reach 700 pregnant women over 3 years.

c) Gateway to Develop Data Processing and Programming Courses with Tribal Colleges

Gateway will work with the tribal colleges in South Dakota to develop a data processing and programming course. This course will be made available at each of the schools in the Fall of 2000. If the course is successful, it will be expanded to other tribal colleges. The Gateway Foundation will contribute computers and related equipment to the Oglala Lakota College to make this course possible.

d) Assistance to Small Business Owners

The Small Business Administration has a success story in the Long Creek Store in Wanblee, SD (Pine Ridge). The owners, Elsie Meeks and Dondee Krolikowski, are members of Oglala Sioux Tribe. Although there was no initial equity, the Small Business Development Center assisted in writing business plan to secure a guaranteed loan from the SBA through First National Bank. The Long Creek Store is now a successful small business that is impressive with its abundance and variety of products - from groceries to pharmaceuticals. Meeks is the Executive Director of the Lakota Fund, a non-profit microlender. She was named SBA's Minority Small Business Advocate in 1994.

4. **Upgrading Infrastructure**

a) The HUD Information Superhighway Comes to Pine Ridge

HUD will link Pine Ridge to HUD's information superhighway through a new computer on the reservation. The kiosk will give Pine Ridge the easiest, most direct way to get information on the full range of HUD programs. Kiosk users can find houses available in their own communities as well as find out how to use Federal Housing Administration loans to buy one of the houses. For example, using the interactive HUD Kiosks, people simply touch the screen to indicate their interests and walk away with a print-out of HUD-approved lenders in their community or a list of local housing counseling agencies that can advise them on their housing options. Because HUD kiosks are linked to the internet, the information is kept current for Pine Ridge users. The kiosks allow even first-time computer users to access the information on HUD's award-winning web site with ease.

This will be the first HUD Next Door Kiosk in Indian Country. The new consumer-oriented kiosks have been placed in 46 cities across the nation. Information available will be specially tailored for Native Americans. It will include up-to-date information of HUD's Native American Programs as well as the latest on affordable rental housing, job training, economic development assistance, Federal Housing Administration mortgages, locations of homeless shelters and the full range of HUD programs available in the community. Kiosks are also loaded with practical tips for consumers on ways to make their homes safer and ways to avoid housing fraud and scams. HUD frequently updates the information on the web-based kiosks.

b) E-Commerce Support*

The National Economic Council has had discussion with America On Line and IBM about the possibility of providing e-commerce support to small businesses on Pine Ridge.

* These deliverables are still in process and may not occur.

INDIAN COUNTRY AND LOCAL DELIVERABLES

A. Major Deliverables for All of Indian Country:

1) The Native American Homeownership Initiative

- The Mortgage Bankers Association and HUD will team with Bank of America, Countrywide, Norwest, Banc One and other private mortgage lenders to **more than double the number of government insured or guaranteed home mortgages in Indian Country for each of the next three years.**
- This initiative will mean 1,000 additional Native American homeowners.

2) HUD, Private Industry Partners to Increase Lending in Indian Country by \$1.5 Billion

- HUD will expand Ginnie Mae's successful Targeted Lending Initiative (currently available only in Empowerment Zones and Enterprise Communities) to Indian Country.
- Targeted Lending **attracts mortgage lenders** by cutting the fees they pay to place their loans in Ginnie Mae securities by up to 50%.
- Banc One Capital Markets and George K. Baum & Company have committed to **underwrite \$300 million in bonds per year for the next five years** to raise funds to be lent to tribes, tribal housing authorities and individual Native American homebuyers.
- This new initiative will also result in **lower interest rates on mortgages** in Indian Country.

3) Mortgage Insurance Companies of America Commit to Boost Homeownership in Indian Country

Members of the Mortgage Insurance Companies of America (MICA) will work to meet the homeownership needs of Native Americans.

- In all, commitments **include insuring a total of \$37 million of home mortgages.**
- Individual Company commitments include:
 - The Mortgage Guaranty Insurance Corporation will:
 - Endow a full-time Director of Homeownership counseling for their partner tribes;
 - Create homeowner education courses for the tribal colleges; and
 - Develop innovative lending criteria and new home financing mechanisms tailored to the specific needs of Native Americans.
 - The Republic Mortgage Insurance Company will launch the "Financial Independence" pilot project as detailed in the Other Local Deliverables section.
 - The PMI Mortgage Insurance Company will increase its Native American mortgage insurance initiative to \$55 million (from \$20 million) nationwide.
 - GE Capital will implement a pilot program to insure \$2 million in mortgage loans in Indian Country.
 - United Guaranty will partner with the OST Partnership for Housing to assist potential homeowners on Pine Ridge.

4) Water 2000

- Department of Agriculture's Water 2000 program will fund 12 water and sewer projects for Native American Tribes in 8 states with a total of **\$15.9 million in loans and grants**.
- Part of Water 2000 will be **two basic infrastructure projects on Pine Ridge scheduled for this summer**. One project will allow utility hookups for a 30 unit housing subdivision and the second will help connect 43 homes and home sites to water utilities.
- This month, the Department of Agriculture will devote more than \$200 million in loans and grants for 100 safe and clean water projects in 38 states. This will bring safer and cleaner water to more than 275,000 rural Americans.

5) Report on Technology and Infrastructure on Reservations

- The Department of Commerce will **issue a report regarding technology and infrastructure on reservations**.

6) New \$6 Million Manufacturing Facility

- Champion Enterprises has partnered with the Gila River Indian Tribe to **open a new \$6 million manufactured housing facility on the Gila River Reservation in Arizona**.
- Once it begins operations in late July, the plant will **employ approximately 300 new workers**. Champion is actively recruiting members of the Gila River Tribe to fill those jobs.
- The plant will revert to the Tribe once the lease term ends.

B. Major Local Deliverables:

1) Pine Ridge Partnership

- HUD has **established the Oglala Sioux Tribe Partnership for Housing** through a \$2 million grant. The Partnership will provide financial assistance and homeownership counseling to help tribal families become homeowners on an ongoing basis.
- HUD will work with the partnership to **build a total of 50 homes on Pine Ridge by early 2000** and to fund two years of technical assistance to the new not-for-profit by PricewaterhouseCoopers.
- HUD has also awarded a grant for \$538,266 to the Lakota Fund for the **construction of an additional 30 homes**. This grant is part of the \$1.6 million in grants to South Dakota tribes detailed below.

2) HUD Announces Homeownership South Dakota

- Homeownership South Dakota is a five-year, \$650 million investment plan to finance affordable housing for 7,500 families throughout the state. The investment plan is a

comprehensive strategy to assist the state in addressing its housing needs by expanding the availability of single-family, multifamily and new construction financing.

3) **Microsoft to Donate \$300,000 in Software to Tribal College**

- Microsoft will donate \$300,000 worth of software to the Oglala Lakota College at Pine Ridge.

4) **MetLife Young Entrepreneurs Fellowships**

- MetLife, in conjunction with the Oglala Sioux Tribe, will select 2 young people for new Fellowships each year for the next five years.
- Each Fellow will **work as a paid “Intern/Fellow” at MetLife’s headquarters** in New York during the Summer between the Fellow’s junior and senior year of high school.
- Each Fellow will receive a **\$2,500 annual scholarship** to study business at a community college or university for up to four years.

5) **Pine Ridge Empowerment Zone Signing Ceremony**

- The Department of Agriculture has designated an Empowerment Zone on Pine Ridge and 9 Enterprise Communities in Indian Country.
- The signing ceremony for the Empowerment Zone and Enterprise Communities will occur during the Pine Ridge Summit.

6) **Construction of Lakota Sioux Heritage Culture Center**

- The National Park Service will request **\$12 million to construct the Lakota Sioux Heritage Culture Center Complex** at Badlands National Park.
- The Badlands National Park will contract with the Oglala Sioux Tribe to operate the concession at the new Heritage Center.
- The Departments of Labor, Defense, Transportation, Interior, and the State of South Dakota are partnering to **build and repair the roads leading to the new Lakota Sioux Heritage Culture Center.**
- These agencies will also provide job training to the Oglala Sioux Tribe in road and facility construction techniques.

C. Other Indian Country Deliverables:
--

1. IMPROVING HOUSING AND INCREASING HOMEOWNERSHIP

HUD Awards \$8 Million for Housing and Economic Development in Indian Country

- HUD has awarded 28 grants totaling \$8 Million to Native American run non-profits and tribes.

- The grants will go toward projects such as new housing, utilities, water and sewer lines, as well as economic development projects such as a revolving loan fund and partnership for economic development.

HUD/Treasury One-Stop Mortgage Center Initiative

- HUD and the Treasury Department have partnered with tribal governments, other federal agencies and private companies to create a pilot project to streamline the mortgage lending process in Indian Country.
- To make this goal a reality the first two One-Stop Mortgage Centers have been designated by the White House. They are: 1) the Navajo Partnership for Housing; and 2) the Oglala Sioux Partnership for Housing.

2. EXPANDING ACCESS TO CAPITAL AND CREDIT

The CDFI Fund Native American Lending Study and Action Plan

- The CDFI Fund is conducting an extensive, nation-wide study on lending and investment practices on Indian reservations and other lands held in trust by the United States. The study will: (1) identify barriers to private financing in Indian Country; (2) quantify the impact of such barriers on access to capital and credit in Indian Country; and (3) develop a strategy and action plan for eliminating barriers and increasing lending and investing in Indian Country.
- To complete the study, the CDFI Fund has been conducting regional workshops in locations near Indian reservations throughout the United States. To date, the CDFI Fund has held 6 workshops and plans to hold at least 7 additional workshops this year. Workshop participants include tribal leaders, economic and financial experts, bankers, bank regulators, federal agencies, state agencies, and nonprofit organizations.
- The next regional workshop will be in Rapid City, South Dakota on July 26-27, 1999.

3. IMPROVING EDUCATION AND BUILDING JOB SKILLS

Telecommunications Training

- At the request of the FCC, the United States Telecommunications Training Institute (USTTI), a non-profit joint venture between leading U.S. communications corporations and the federal government will, on an individual voluntary corporate basis, **provide telecom training support for Native Americans** to gain the expertise to enter the dynamic U.S. telecom marketplace.
- During the past 17 years, the USTTI has provided its diverse tuition-free communications training to more than 5,500 women and men who are working to bring modern communications to their countrymen in 159 developing countries.

State of the Art Construction Certification Program for Tribal Colleges

- Owens Corning and all of the nation's tribal colleges will work together to bring the Certified Energy Professionals program to Indian Country.
- This program **will offer Native Americans the chance to become certified experts in energy efficiency in homes and the latest construction technologies.**
- Owens Corning will train instructors from every tribal college on housing technology and energy efficiency and on the best methods for teaching their students in these areas.

North American Steel Framing Alliance and Tribal Colleges Enter Job Training Partnership

- The North American Steel Framing Alliance, Amity and Worthington Industries will help establish job training courses in steel framing at all of the tribal colleges.
- The companies will also facilitate business relationships between other private companies in the construction industry (including manufacturers, tool companies, fastener companies, home builders, panelizers and others) and Native American economic development organizations.

4. EXPANDING BASIC INFRASTRUCTURE, TECHNOLOGY AND TELECOMMUNICATIONS

State of the Art Technology

- The Bureau of Indian Affairs will fund \$12.3 million in Y2K remediation work for tribal governments and has delivered 10 new Y2K compliant computers for the Oglala Sioux tribe.

Cellular Telephones for Indian Country

- The Cellular Telecommunications Industry Association's Wireless Foundation has announced its commitment to expand three national programs to help address some of the communications challenges facing Native Americans.
- Over the next year, the wireless industry has agreed to **donate airtime and 1,000 phones** through "Communities on Phone Patrol" (wireless phones for neighborhood watch patrols), "Class Link" (wireless phones for elementary and secondary school classrooms), and "Call to Protect" (wireless phone for organizations combating domestic abuse) to improve the safety, well-being, and education at Indian reservations and tribal lands across the country.
- According to the CTIA, FCC Chairman Bill Kennard's leadership, pending federal regulatory relief, and continued cooperation by tribal leaders has led the wireless industry to provide these innovative and affordable services to Native Americans living in underserved areas.

Telecommunications Support

- The FCC in August will announce regulatory solutions and begin a rulemaking proceeding to improve universal service support and to provide regulatory assistance for telecommunications in insular and unserved areas – including reservations.
- Lifeline/Linkup programs help low-income residents receive basic telephone service;
- E-rate universal service program -- funded this year at the maximum \$2.25 billion -- has already helped 38 million children in over 80,000 schools and libraries in the country's poorest areas acquire modern telecommunications services; and
- Telemedicine program -- funded this year at \$3 million -- supports the costs of providing advanced telecommunication links for rural health care.
- The FCC is working to secure a spectrum sharing arrangement with the Department of Defense that will allow underserved and unserved reservations to benefit from wireless telecommunications services. The particular spectrum at issue (3400-3650 MHz) is already used in different parts of the world for wireless phone service, so the technology and equipment (including phones) is available for immediate use by Native Americans.

Developing Renewable Energy

- The Department of Energy has selected eight projects for awards under its “Renewable Energy Technologies on Native American Lands” program.
- Awards will total approximately \$2 million.
- As part of its Wind Powering America initiative, the Department of Energy will study the wind resources on tribal lands in the Dakotas.

D. Other Local Deliverables:

1. IMPROVING HOUSING AND INCREASING HOMEOWNERSHIP

Federal Home Loan Bank of Des Moines Gives \$1.3 Million for Tribal Homeownership and Economic Development

- The Federal Home Loan Bank of Des Moines will award **\$1.3 million in grants to the Oglala Sioux Tribe Partnership for Housing, the Rosebud Housing Authority and the Native American Advocacy Project.**
- The Oglala Sioux will use their grant of \$499,000 to build 45 new single-family homes in Pine Ridge.
- The Rosebud Housing Authority will complete vital repairs and improvements on 49 single family rental properties on the Rosebud Sioux Reservation.
- The Native American Advocacy Project will make 29 homes accessible to their disabled owners.

American Communities Fund to Invest \$3 Million to Increase Homeownership on Pine Ridge

- Fannie Mae commits to invest up to \$3 million over the next five years through its American Communities Fund to increase the availability of housing at Pine Ridge.

HUD Awards \$1.6 Million for Housing on Reservations

- HUD will award **five rural housing grants totaling \$1.6 million to Native American run non-profits and tribes in South Dakota.**
- The tribes and non-profits will use the money to develop single-family homes, convert military housing to low and moderate income housing, establish an Economic Development Corporation and expand affordable housing opportunities.

2. IMPROVING EDUCATION AND BUILDING JOB SKILLS

The Native American “Financial Independence” Pilot Project

- The Republic Mortgage Insurance Company (RMIC) has created the Native American “Financial Independence” Pilot Project.
- **The Project will begin by giving 2,000 Pine Ridge students each year the financial knowledge and tools they need to achieve their financial independence.**
- Once the pilot project has proved successful, it will be extended to all tribal colleges.

3. EXPANDING BASIC INFRASTRUCTURE, TECHNOLOGY AND TELECOMMUNICATIONS

Avera-McKenna Hospital to Provide Ultra-Sound Services on Reservations

- The Department of Agriculture has awarded a **\$200,000 grant** to Avera-McKenna Hospital to provide remote ultra-sound services for South Dakota reservations.
- **The Hospital will invest \$500,000 over 3 years** in this effort.
- The program will allow centralized viewing and interpretation of ultra-sound from remote locations on the reservations to detect and treat fetal abnormalities.

Gateway to Develop Data Processing and Programming Courses with Tribal Colleges

- Gateway will work with the tribal colleges in South Dakota to develop a data processing and programming course.
- **The Gateway Foundation will contribute \$50,000** to the Oglala Lakota College to make this course possible.
- This course will be made available at each of the schools in the Fall of 2000.

Assistance to Small Business owners

- The Small Business Administration’s Small Business Development Center **helped the Long Creek Store in Wanblee, SD (Pine Ridge) write their initial business plan** that allowed them to secure a **guaranteed loan from the SBA** through First National Bank.
- The Long Creek Store is now a successful small business that is impressive with its abundance and variety of products - from groceries to pharmaceuticals.

The HUD Information Superhighway Comes to Pine Ridge

- HUD will link Pine Ridge to HUD's information superhighway through a HUD Next Door Kiosk on the reservation.
- The kiosk will give Pine Ridge the easiest, most direct way to get information on the full range of HUD programs.
- This will be **the first HUD Next Door Kiosk in Indian Country.**

E-commerce Support*

- The National Economic Council has had discussions with America on Line and IBM about the possibility of providing e-commerce support to small businesses on Pine Ridge.

* These deliverables are still in process and may not occur.