

BUILDING THE FUTURE: ASSESSING THE FEASIBILITY OF A HOUSING CONSTRUCTION WORKFORCE

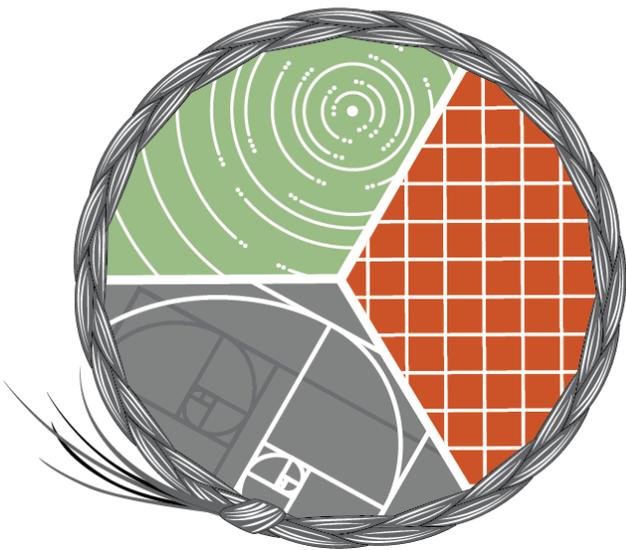
JUNE 28, 2021



OWNERSHIP AND CITATION

This report is property of the Leech Lake Band of Ojibwe (LLBO) and thus the majority of the narrative is presented in first person (I, we, us, ours). The information presented has been provided by numerous hardworking, dedicated individuals and organizations listed throughout. The LLBO hired Sweet Grass Consulting, LLC (Sweet Grass) as a third-party contractor to lead and direct this feasibility study from initiation, implementation, analysis, report writing, and submission of this document. Sweet Grass worked directly with the Leech Lake Development Division. For this reason, when using this report in future endeavors please cite it as follows:

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SWEET GRASS
CONSULTING, LLC

TABLE OF CONTENTS

Executive Summary	4
Summary of Methods	4
Summary of Results	5
Summary of Recommendations	6
Background	10
Brief History	10
Today	10
Methods	14
Recent Research	14
Advisory Board	16
Key Opinion Leaders	17
Case Studies	17
Community Survey	18
Other Research Participants	18
Population, Housing, Unemployment, Construction Projections, and Job Creation	19
Community Feedback and Market Research	22
Demographics	22
Construction	22
Thinking ahead	26
Detailed Plans and Recommendations	28
Workforce Readiness for Construction Careers	29
Anishinaabe Values and Direction	30
Cohort Model	33
Construction Workforce Certifications and Curriculum	33
The Value of NCCER	39
Internships, Apprenticeships, Jobs and Careers	39
Financial Skill Development and Opportunities	41
Recruitment Examples	43
Branding and Retention	45
Planning for Future Growth: Other Crafts, Experienced Workers, and Financial Education	46
Capacity	46

Allies and Barrier Breakers	47
Funding Plan	48
Partners and Impact	49
Draft Evaluation Plan	50
Recommendations: Workforce Readiness for Construction Careers	51
Housing Construction And Availability	52
Leech Lake Development Corporation	53
Leech Lake Tribal Housing Authority	60
Material Supply Chain Model	60
Funding Plan	64
Partners and Impact	65
Draft Evaluation Plan	66
Recommendations: Housing Development and Availability	67
Homeownership	68
Leech Lake Financial Services	69
Other Innovative Home Loan Programs and Approaches	71
Down Payment Assistance	71
Home Financing Examples	73
Capacity	74
Funding Plan	74
Partners and Impact	75
Draft Evaluation Plan	76
Recommendations: Homeownership	77
Impact Measurement and Evaluation	78
Assertion of Feasibility	80
Appendices	83

EXECUTIVE SUMMARY

Our people—the Leech Lake Band of Ojibwe (LLBO or Band)—could have established a workforce program, in fact we have.¹ We could have developed a housing development company. We could have developed a homeownership initiative. As singular operations, they likely would have been deemed economically feasible. However, we are not interested in siloed, programmatic approaches. We are vested in genuine, long-term, systems-level change to make positive, lasting changes in our Nation’s trajectory. That stated, we did not assess economic feasibility based on one program. We looked at the community, social, and economic feasibility of a vertically integrated housing construction workforce aimed at:

- 1) enhancing workforce readiness for construction careers;
- 2) increasing housing development and availability for our people; and
- 3) increasing homeownership.

The following report outlines the feasibility for training a vertically integrated housing construction workforce. Community- and industry-led, data-driven recommendations are included and should be strongly considered by the Band to assure feasibility. **The elements outlined in this report allow the Band to decrease unemployment, increase affordable housing, decrease overcrowding, and increase individual and Band wealth while addressing the six established Band priorities: social problems, land issues, housing, jobs, education, and capital needs/improvements.**²

SUMMARY OF METHODS

To gain insights on workforce, housing, homeownership, and viewing these elements as an interconnected approach to enhancing individual esteem, family well-being, and Band self-determination, we employed a variety of methods. We received surveys from 80 community members³, conducted key opinion leader interviews⁴ with 31 Native leaders and non-Native allies engaged in construction workforce, analyzed existing data and literature, visited with LLBO and various departments and divisions, and conducted case studies on five tribally owned economic development corporations. In addition to formal survey and interview methods, we also spoke with panel manufacturing facility owners; construction companies; bankers and mortgage lenders; and regional economic, housing, and community development entities. The process was directed by an advisory board and Sweet Grass Consulting, LLC (Sweet Grass).

¹ This document, for the most part, is presented in first person as the Leech Lake Band of Ojibwe is the owner of the document and the visionaries of holistic housing construction workforce in the region. The Leech Lake Band of Ojibwe hired Sweet Grass Consulting, LLC (Sweet Grass) as a third-party contractor to lead and direct this feasibility study from initiation, implementation, analysis, report writing, and submission of this document. Sweet Grass worked directly with the Leech Lake Development Division.

² Leech Lake Reservation Business Committee. (2021). Resolution No. 2019-025. Resolution Adopting Administrative Plan. Pg. 3-4.

³ See Appendix A for the Community Survey tool.

⁴ See Appendix B for the Key Opinion Leader Interview tool.

SUMMARY OF RESULTS

An integrated housing construction workforce ecosystem is feasible for the Leech Lake Band of Ojibwe. A housing construction workforce program, a housing development program, or a homeownership program could exist as singular entities. In fact, those types of entities exist throughout the globe and are a part of the status quo. **However, without a holistic approach that combines all three of those elements, workforce would not lead to career worthy opportunities for Ojibwe community members, housing would be developed but with minimal participation from and applicability toward Ojibwe communities, and homeownership would occur without significantly increasing opportunities for our families. For the integrated housing construction workforce to accomplish its intended outcomes and impacts, all three of these elements are imperative.**

A panel manufacturing training facility is planned to produce housing components that will be constructed on the reservation. Housing products will be sold to Band members and financed by a variety of sources including government and private sector lenders. This workforce program will reduce the high unemployment and economic poverty rates, while providing living wage jobs and needed housing for a growing Tribal population. Money earned from selling housing products and paying livable wages to Band members will ‘turnover’ five to seven times in the local community, help grow the tribal economy, and help sustain the panel manufacturing training facility.⁵

Leech Lake Reservation has an approximate total population of 11,996 according to 2020 the U.S. Census data and 45.8%, or 5,495, of the population is reported to be American Indian/Alaska Native alone. Population in our region is expected to increase more than the other three geographic scopes—24% from 2010-2030, 7% more than Minnesota or the United States.⁶ As the population increases, so will the need for housing. **It is estimated that the need and development of owner-occupied housing units and renter-occupied housing units in our communities will increase at rates much higher than the region, state, or nation.**⁷ Unemployment rates are higher in Leech Lake and off-reservation trust lands compared to the region, Minnesota, and the U.S. Specifically, unemployment was most prevalent among community members aged 16-24 25-54 years.⁸ At 9.7%, the Leech Lake reservation and off-reservation trust lands have the highest rate of people employed in the construction industry when compared to the region, state, and nation. Additionally, there are approximately 184 individuals who identify as American Indian/Alaska Native in the construction industry. Community feedback indicates this number will increase with more opportunity.⁹

From our community survey, 45% of people had a background/experience in construction. For those seeking employment, 91% indicated they would be interested in a full-time construction job. To encourage employment in housing construction, the Leech Lake Tribal College (LLTC) is already offering construction modules for college credit and will soon offer

⁵ Region 5 Development Commission, (2020). Request for Proposal (RFP) Comprehensive Feasibility Assessment for Leech Lake Band of Ojibwe Construction Industry Workforce Program. 2.

⁶ ESRI. (2021). Demographic and Income Profile. Accessed 4/9/2021.

⁷ Ibid.

⁸ ESRI. (2021). Civilian Labor Force Profile. Accessed 4/9/2021.

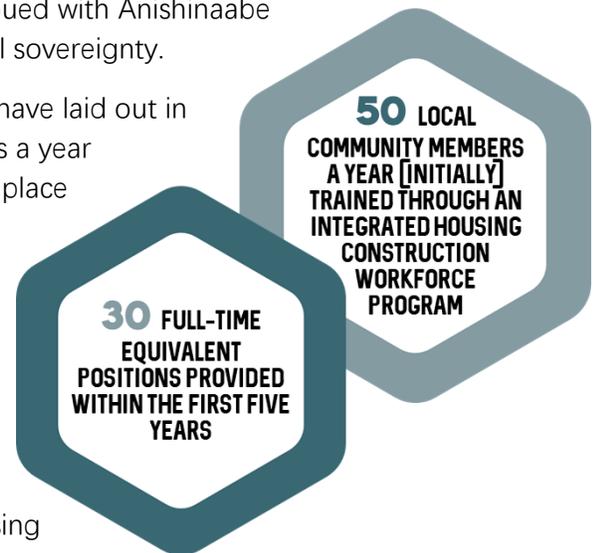
⁹ Ibid.

modules for continuing education. Leech Lake Financial Services (LLFS) is partnering with LLTC and the Leech Lake Development Division (LLDD) to provide financial knowledge, protection from predatory lending, credit building, family banking, and more to community members engaged the housing construction workforce—assuring that homeownership is possible for them. Regional partners such as the Rural Minnesota Concentrated Employment Program (RMCEP) are dedicated to providing funding and technical assistance to mitigate educational and workforce barriers related to transportation, childcare, personal tools, workwear, books, and tuition. Various Band divisions who work with homeless, child welfare, employment, and other human service needs all lauded the integrated housing construction workforce approach as a useful step for their clients.

Industry leaders who are Native American, Ojibwe from the region, and non-Indian “competitors” have all supported the use of a panel manufacturing training facility as a foundational component of affordable housing and career worthy opportunities for the Leech Lake Band of Ojibwe. Community members and key opinion leaders provided individual insights and organizational lessons learned to ensure that housing development—from workforce and panel manufacturing to site development and onsite carpentry and from emerging Ojibwe contractors to Ojibwe homeowners—occurs in a way that is imbued with Anishinaabe values, elevates family health and well-being, and bolsters Tribal sovereignty.

An integrated housing construction workforce program like we have laid out in this report will train approximately 50 local community members a year (initially), provide them with certified internship experience, and place them with construction jobs and careers. Within the first five years, eight new businesses related to safe and healthy homes will be created. A panel manufacturing training facility, alone, will provide 30 full-time equivalent positions in the first five years.

There are many local, regional, state, and national partners waiting for this to happen and eager to stay committed to the future of a Leech Lake Band of Ojibwe vertically integrated housing construction workforce.



SUMMARY OF RECOMMENDATIONS

The feasibility of an integrated housing construction workforce is contingent upon the Band’s capacity to supply trained construction workers, develop affordable housing, and enhance the ability for community members to become homeowners. Thus, recommendations center on those three main pillars: a workforce, housing development, and homeownership.

These recommendations are listed in the order they first appear in the report, though some recommendations are reiterated throughout. The main purpose of this U.S. Economic Development Administration (EDA) funded study was to assess feasibility of an integrated housing construction workforce. **This report demonstrates that the plans for an integrated housing**

construction workforce is feasible. Thus, the tangible recommended next steps for the Band are:

- 1) Create a resolution to accept this feasibility study.
- 2) Create a resolution to submit for Phase II Design/Build application.
- 3) Conduct an Environmental Narrative and Preliminary Engineering Report to accompany the Phase II application.
- 4) Submit the Phase II application to the EDA for the design/build of a panel manufacturing training facility.

The remainder of this section summarizes the specific recommendations that were derived from our research. The Leech Lake Development Division should orchestrate the stakeholders needed to help accomplish these next steps.

WORKFORCE READINESS FOR CONSTRUCTION CAREERS

- 1) Ensure that the LLTC environment, learning laboratory and education workshop, curriculum, and other workforce components are imbued with Anishinaabe values.
- 2) To the best extent possible, utilize a cohort model. This will not always be possible given the various entry points and pathways.
- 3) To meet the needs of multiple generations, education levels, life situations, and the overall needs of community members, it is important to maintain various entry points and pathways.
- 4) Provide LLTC with the capacity and resources they need to continue the National Center for Construction Education and Research (NCCER) curriculum momentum.
- 5) Continue speaking with Band divisions (i.e. Human Services) to ensure pathways into the workforce program remain.
- 6) Maintain relationships with local construction companies for internships, apprenticeships, jobs, and careers.
- 7) Collaboratively submit a Pathways to Prosperity funding to integrate Rob Aitken's LLTC financial course into the housing construction workforce program. The funding may be useful for other workforce ideas as well.
- 8) Mandate LLFS services such as protection from predatory lending, credit building, individual development accounts, and family budgeting to ensure system-level connections occur from workforce to homeownership.
- 9) Provide LLFS with the capacity and resources needed to expand the depth (i.e. increased IDA match) and breadth (i.e. specific construction related entrepreneur TA) of their services.
- 10) Utilize Anishinaabe specific and local approaches for branding and retention, keeping in mind that "Workforce bores people around here."
- 11) RMCEP has been intently engaged throughout the feasibility process and before. Utilize them for workforce-related funding and technical assistance including barrier mitigation related to transportation, childcare, tools, and education needs.

- 12) Maintain relationships with Oweesta Corporation (Oweesta), Northwest Area Foundation (NWAFF), Administration for Native Americans (ANA), Blandin Foundation (Blandin), and others for on-going technical assistance, curriculum support, and more.

HOUSING DEVELOPMENT AND AVAILABILITY

- 1) Set up the Leech Lake Development Corporation (LLDC) similar to other quasi-political, tribal economic development arms to ensure proper and consistent governance of the panel manufacturing training facility, home construction, and other development ventures.
- 2) Start small and work up to 100 homes a year.
- 3) Utilize the prospective land site, parcel 29-009-2100. It is well suited for expansion beyond panel manufacturing to build the Leech Lake housing industry. It is also adequate to include other ventures as well, such as food sovereignty.
- 4) Prepare for the development of fee and trust land.
- 5) Create a Leech Lake construction company.
- 6) Continue creating opportunities between LLDD, LLDC, and Leech Lake Housing Authority (LLHA). This will diversify the housing ecosystem and the overall economy.
- 7) Utilize national forest, Ojibwe owned forests, and First Nations' timber when possible. Work is needed to further build these relationships.
- 8) Maintain communication with Cass Forest Products for dimensional lumber.
- 9) Partner with Mike Hoven of Grizzly Truss as an advisor.
- 10) Further research supply cost once the preferred supply relationships are solidified and material costs stabilize.
- 11) Focus first on three-bedroom and two-bedroom homes.
- 12) Utilize existing home designs as a base, but "promote culturally relevant building designs" to further prioritize belonging, place-making, health, and well-being.
- 13) Conduct Environmental Narrative, Preliminary Engineering Report, and Phase II Design/Build application for EDA.
- 14) Maintain relationships with the Minnesota Housing Finance Agency (MHFA) and Minnesota Housing Partnership (MHP).
- 15) Consider opportunities through the U.S. Department of Agriculture Rural Development (USDA RD), Indian Health Services (IHS), and other federally funded entities.
- 16) Maintain relationships with Region Five Development Commission (R5DC) and other regional development commissions.

HOMEOWNERSHIP

- 1) Support LLFS in their community-based approach to enhancing homeownership.
- 2) Ensure homeownership-related training and advice is embedded into the workforce.
- 3) Encourage a diverse array of home lending programs and down payment assistance programs to meet the needs of community members.
- 4) The Leech Lake Band of Ojibwe (LLBO or Band) Tribal council, LLDD, and LLDC should work together to ensure community members receive proper down payment assistance. It is possible

for a homeownership program to exist without LLBO subsidies. Yet, if LLBO and LLDC create a consistent down payment assistance (DPA) program, it will lead to thriving, systems-level change for Band-member homeownership.

- 5) Continue developing agreed upon terms for the purchase, development, and sale of homes on fee land for Band members. Also, outline terms for owner resale.

The following report details background, community insights, proposed plans, and the recommendations summarized above.

BACKGROUND

BRIEF HISTORY

Just as our actions to enhance workforce development, affordable housing, and homeownership opportunities did not begin overnight, neither did the systemic issues we face. A great grandmother, remembering prior the reservation period recounted:

In the early 1800s the strangers, those people who had robbed the white pine from the land of the Cherokee, began looking at the tall trees in the forests of the Ojibway. 'We need lumber for building homes and ships and the shops in our towns.' The industries that ate the forests became king and then the Great White Father, who was declared chief of all the people, sent treaty papers to the Ojibway. Six times groups of Ojibway were required to mark the treaties. Each time their lands passed into the hands of alien peoples, and each group was required to move to a Native Area. These Native Areas are now called Chippewa reservations of Minnesota.¹⁰

Since the creation of those tribal lands, a series of treaties further stripped land, set up a fee-patent system that led to wide-spread tax forfeitures, and overturned swaths of Leech Lake land to the timber industry. A group of individuals concerned with the eradication of local forests—the forests that had been stewarded responsibly by the Ojibwe and other indigenous nations for centuries—eventually led to the Chippewa National Forest (CNF). The CNF, despite being named with a term used to describe the Ojibwe, led to greater federal control over Leech Lake lands. Furthermore, “the establishment of this forest did absolutely nothing to curb the widespread destruction of the majestic pine from the logging industry as intended. Over 95% of the white and red pine that was still standing when the Chippewa National Forest was established has been cut.”¹¹

Though the background mentioned above severely underemphasizes the agony, grief, loss of life and lifeways, and colonial, often genocidal, intentions of westward encroachment, we know that the issues we face today are inextricably connected to historical events. These historical events stripped us of the resources and freedoms to adequately house ourselves, properly feed and doctor ourselves, engage equitably in the local economy, steward natural resources, and even worship freely. A system in which we once thrived was forcibly replaced by a system wherein resource ownership (e.g. land), consumption (e.g. unsustainable forestry), and the accumulation of wealth (e.g. companies) placed us in the economic outskirts.

TODAY

Leech Lake Reservation has an approximate total population of 11,996, according to the 2020 U.S. Census data, and 45.8%, or 5,495 of the population is reported to be American Indian/Alaska Native alone.¹² **The average age of the Band population is young (24.6 years) and represents a**

¹⁰ Broker, I. (1983). Night Flying Woman, An Ojibway Narrative. St. Paul: Minnesota Historical Society Press. Pg. 10-11.

¹¹ Leech Lake Band of Ojibwe. (2013). Welcome to Leech Lake Reservation. History. Accessed 3/18/21 from: <https://www.llojibwe.org/aboutUs/history.html>

¹² ESRI. (2021). Demographic and Income Profile. Accessed 4/9/2021.

potentially large workforce. The reservation is 1,050 square miles in size, yet **the Band only owns 4% of the land within its boundaries.** The majority is owned by federal, state or county government, and private landowners. The largest community is Cass Lake, population 750, which is the only community on the reservation with water & sewer infrastructure. Most areas are rural and remote or covered in water.¹³ Over half of the land within reservation boundaries is considered unserved or underserved by broadband. Most of the land to the south and northeast of tribal lands is also considered unserved.¹⁴ These factors have created difficult economic conditions for Band members.

The unemployment rate on the reservation is consistently in the 40% range and is higher in cold weather months. The poverty rate is also near 40% by every measure and 60% of female heads of household reported incomes below the poverty line. The 2018 median household income for Band members living on the reservation is \$23,000/year, with 15% of reservation households having incomes below \$15,000/year.¹⁵ The median wage reported for Band members was \$13.96 with most (46.9%) reporting between \$10 and \$14.99 per hour.¹⁶ **According to a 2018 LLBO housing survey, the average household has 4.3 people including 3.0 children.**¹⁷ A living wage in Cass County for one adult and three children is \$45.46, for two adults (one working) with three children is \$32.71, and for two adults (both working) with three children is \$22.83.¹⁸ **Thus, the median wage for Band members is at least \$8.87 to \$31.50 under the living wage for households with three children in Cass County. Band member households rank at least \$11.89 to \$37.54 below Minnesota’s living wage for households with three children.**

LIVING WAGES		
HOUSEHOLD SIZE	LOCATION	
	Cass County ¹⁹	Minnesota ²⁰
1 adult, 3 children	\$45.46	\$51.50
2 adults (1 working) 3 children	\$32.71	\$36.23
2 adults (both working), 3 children	\$22.83	\$25.85

Less than 3% of homes on the reservation are newer than 8 years, while most were built in the 1950's. The need for housing is significant with a waiting list in 2021 of 462 plus a homeless/near homeless population on the reservation of 1,034.²¹ This represents almost 25% of the on-

¹³ Region 5 Development Commission, (2020). Request for Proposal (RFP) Comprehensive Feasibility Assessment for Leech Lake Band of Ojibwe Construction Industry Workforce Program. Pg. 1.

¹⁴ Minnesota Office of Broadband Development. (2020). 2020 Provider Broadband Service Inventory. Leech Lake Reservation. Map.

¹⁵ Region 5 Development Commission, (2020). Request for Proposal (RFP) Comprehensive Feasibility Assessment for Leech Lake Band of Ojibwe Construction Industry Workforce Program. Pg. 1.

¹⁶ Leech Lake Tribal Development Division. (2019). Leech Lake Band of Ojibwe: An Overview. Pg. 5.

¹⁷ Oweesta. (2019) Housing Assessment Prepared for The Leech Lake Band of Ojibwe. Pg. 35.

¹⁸ Ibid.

¹⁹ Glasmeier, A.K. (2021). Living Wage Calculation for Cass County, Minnesota. Living Wage Calculator. Accessed 3.18.21 from: <https://livingwage.mit.edu/counties/27021>

²⁰ Glasmeier, A.K. (2021). Living Wage Calculation for Minnesota. Living Wage Calculator. Accessed 3.18.21 from: <https://livingwage.mit.edu/states/27>

²¹ Wilder Research, (2018). 2018 Reservation Homeless Study Leech Lake. Pg. 1.

reservation Band member population. A recent study by Oweesta (formerly First Nations Oweesta Corporation) shows **a need for up to 4,000 homes (2,000 low-income homes alone) over the next 20 years, and an immediate need for more than 600 units.**²² The vacancy rate for housing is less than 3% and there are few places for people to live, which is contributing to tribal members leaving the reservation in search of jobs and affordable housing.²³

Despite the marginalization our community members have experienced, and by some standards, a bleak current situation, our people are hopeful and continue with both humor and keen decision-making. We manage the largest natural rice beds in the state, make maple syrup, write books, teach in local universities and internationally, and have our own tribal college, human services, health division, education division with language immersion, child welfare, housing authority, gaming division, and development division among others. Many of our local leaders have been vocally supportive of the housing construction workforce program.

²² Oweesta. (2019) Housing Assessment Prepared for The Leech Lake Band of Ojibwe. Pg. 5-6; 17.

²³ Region 5 Development Commission, (2020). Request for Proposal (RFP) Comprehensive Feasibility Assessment for Leech Lake Band of Ojibwe Construction Industry Workforce Program. Pg. 2.

**ASSESSING
FEASIBILITY**



WIDSETH



METHODS

RECENT RESEARCH

Since 2008, the Band has created plans, passed resolutions, and conducted studies, totaling over fourteen, related to workforce, construction, housing, and homelessness. Most of these actions and studies have occurred in the last five years, since 2017, and most were used to situate this research within the ongoing conversations of Leech Lake communities.

PRIOR RESEARCH AND REALITIES

LEECH LAKE TRIBAL COLLEGE

Community Needs Survey
2019 Report

LEECH LAKE BAND OF OJIBWE

- Homeless in the Leech Lake Band of Ojibwe Emergency Shelter Feasibility Study(2009)
- Resolution No. 2019-025 Resolution Adopting Administrative Plan (2018)
- Updated Workforce Database (2017)

OWEESTA CORPORATION

- Housing Assessment (2019)
- Market Analysis: A Community Snapshot (2017)
- Economic Assessment and Market Analysis, (2009, 2017)

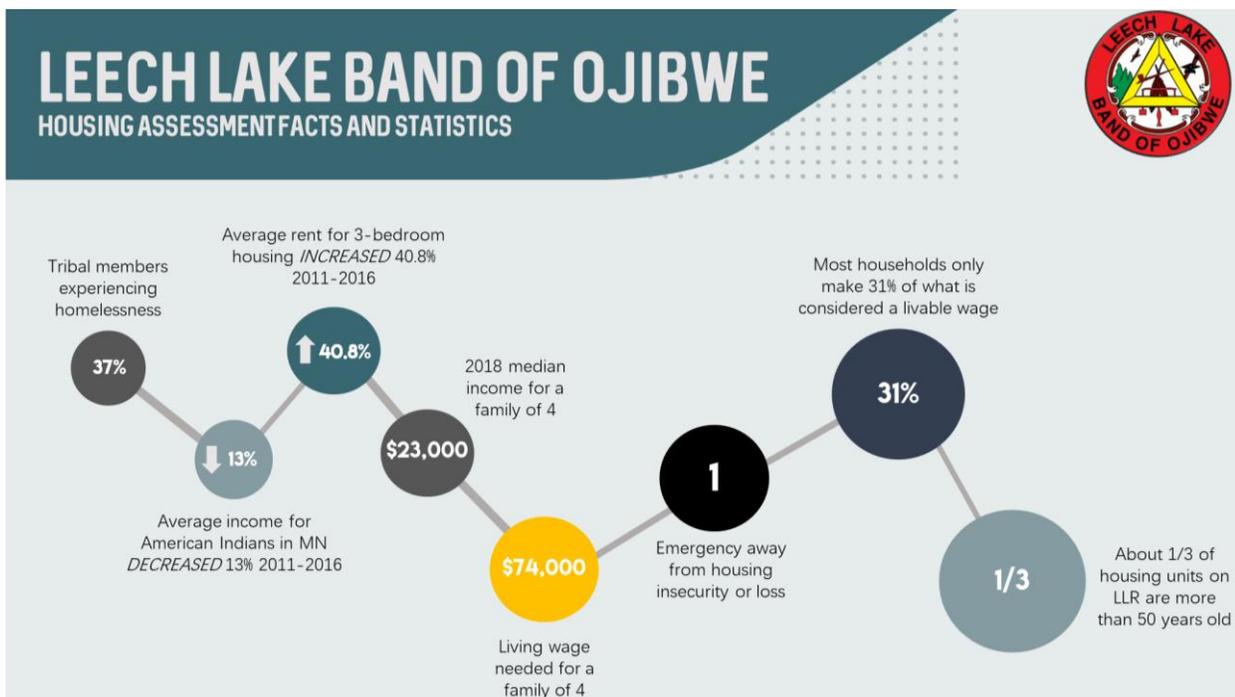
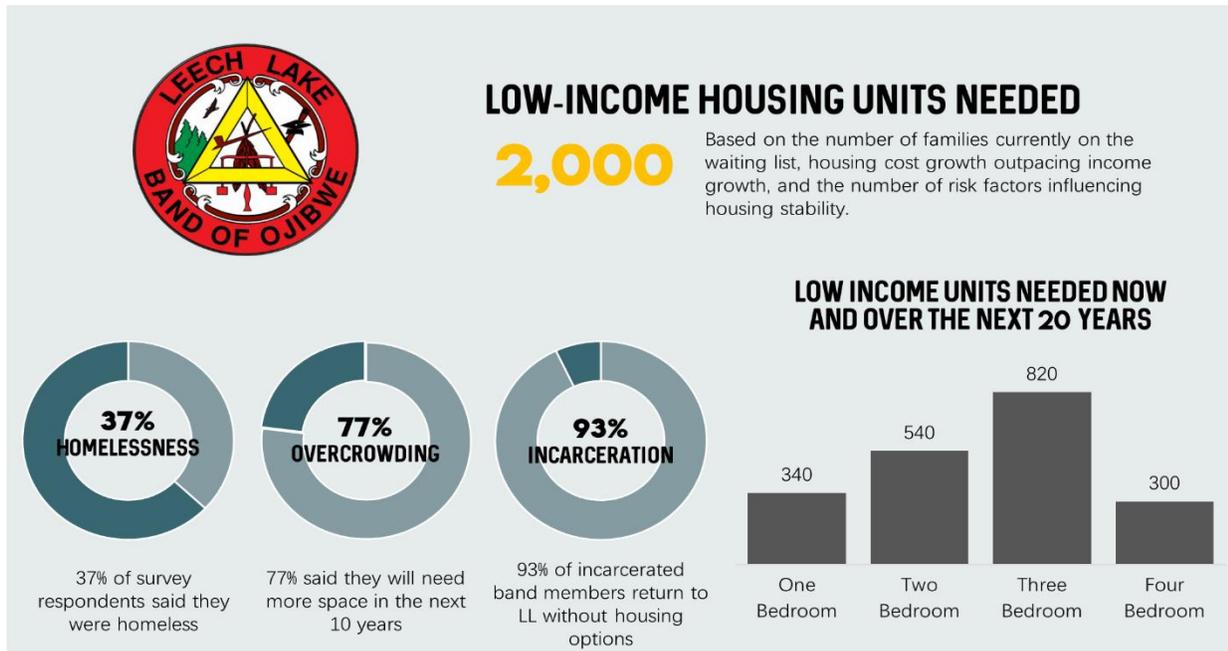
TRAVOIS DESIGN AND CONSTRUCTION SERVICES

Master Plan for the Leech Lake Band of Ojibwe (2020)

WILDER RESEARCH

Leech Lake Reservation Homeless Study (2018)

Research was conducted by LLDD with resources from Leech Lake Financial Services, Minnesota Housing Finance Agency, Minnesota Housing Partnership, Oweesta, and Travois Engineering revealed stark housing statistics, some of which are shown below.²⁴



25

²⁴ Leech Lake Development Division (2020). Leech Lake Band of Ojibwe Housing Initiative. Primary Objective: Address the Band's Affordable and Workforce Housing Needs. Slide 13.

²⁵ Ibid. Slide 18.

ADVISORY BOARD

An advisory board was established to guide and direct ideas and present monthly information related to the feasibility study. The advisory board consisted of innovative, cautious, and knowledgeable people from Leech Lake Tribal College, Leech Lake Development Division, Rural Minnesota Concentrated Employment Program, Region 5 Development Commission, and Sweet Grass:

LLTC

- Rochelle Carpenter, Career & Technical Education Department Chair and Carpentry Instructor
- Vikki Howard, Dean of Academics
- Helen Zaikina-Montgomery, Ph.D., Interim President and Director of Assessment & Institutional Research

LLDD

- Randy Finn, Director
- Dan Evans, Economic Development Manager
- Joanna Stephanie Hoven, Tribal Planner

RMCEP

- Dan Wenner, Regional Planner

R5DC

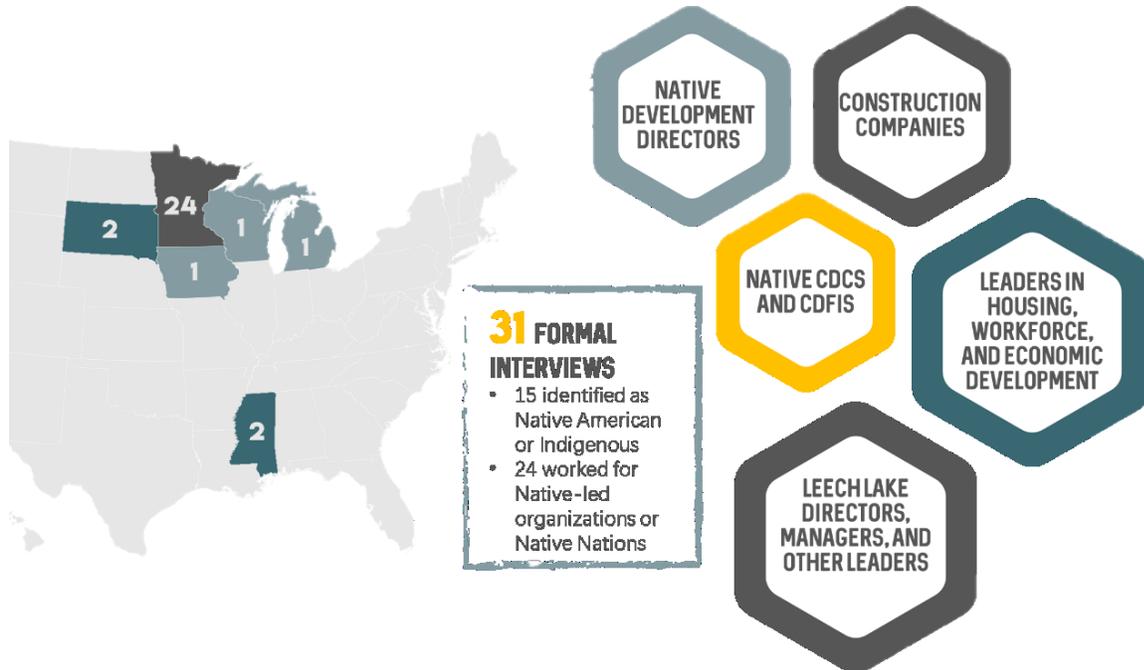
- Cheryal Hills, Executive Director
- Erica Bjelland, Regional Development Planner

Sweet Grass

- Michael Brydge, Principal Director

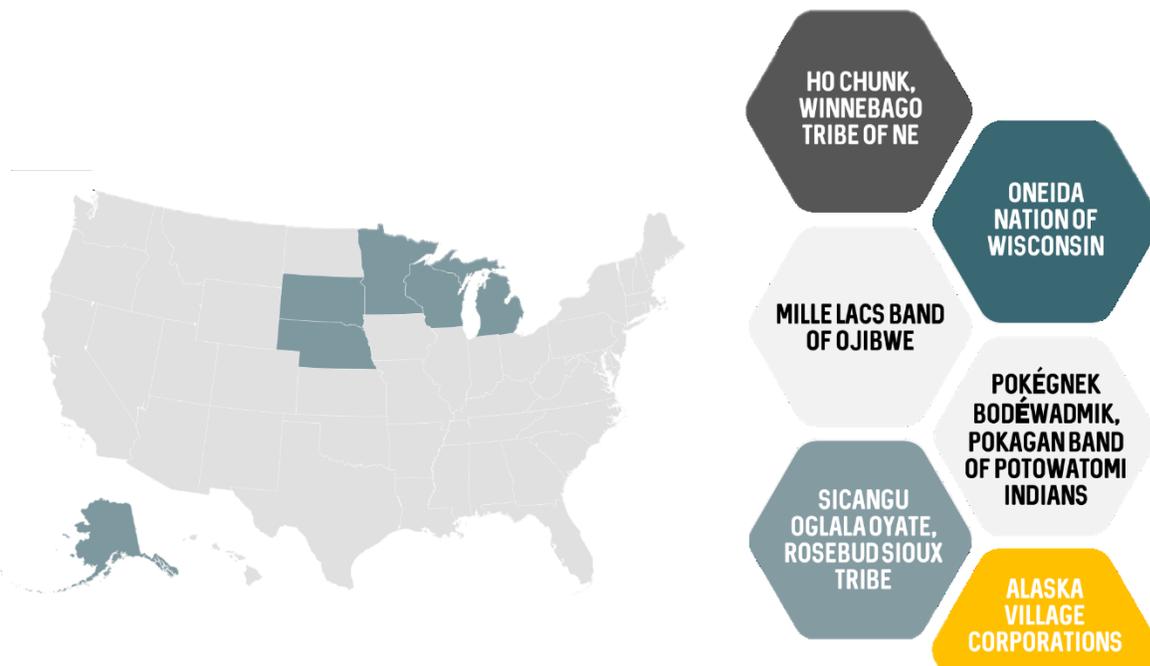
KEY OPINION LEADERS

In all, thirty-one formal interviews occurred with local Ojibwe as well as regional and national leaders in housing, workforce, and economic development.



CASE STUDIES

Case studies were used to better understand establishing and maintaining a housing workforce in rural Native communities. Case studies provided best practices for establishing an economic development arm to manage housing and economic development.



COMMUNITY SURVEY

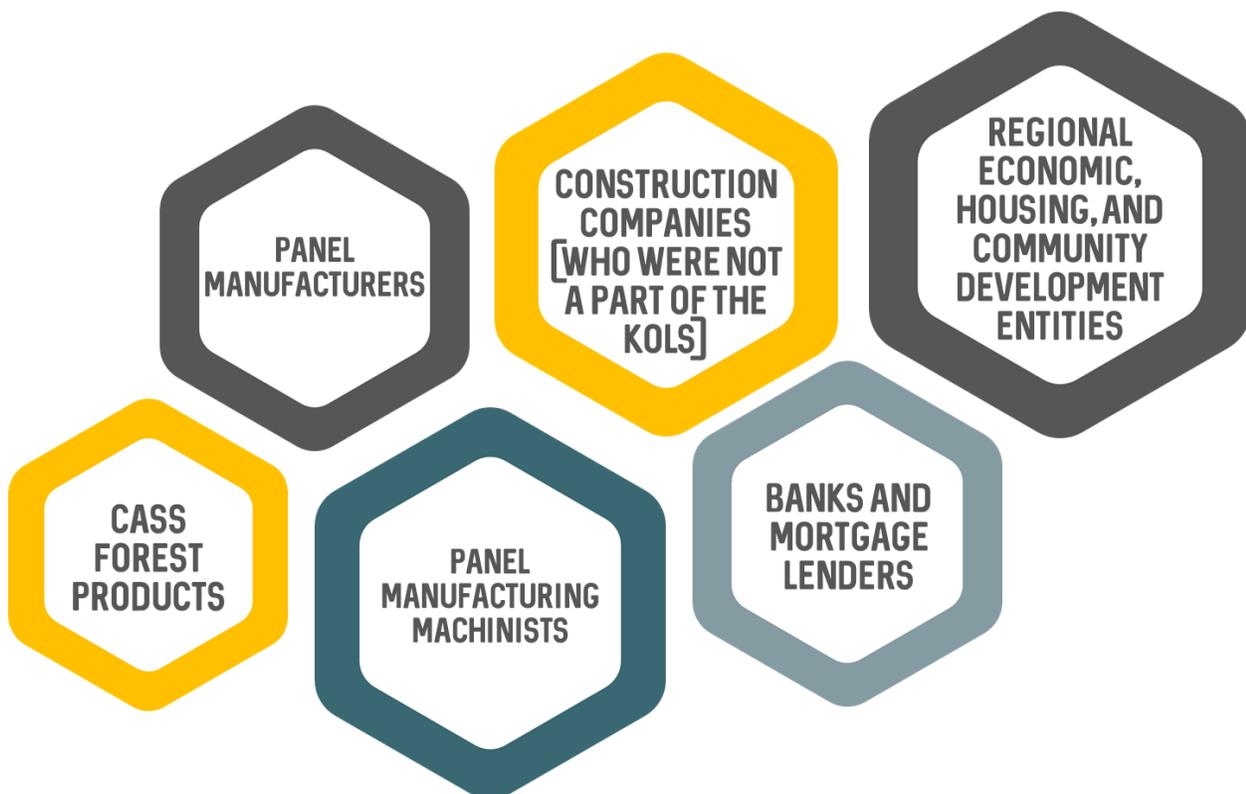
In total, 80 community members completed a survey that was created to gain feedback on construction, training and service needs, the ability to pay for courses and certification, barriers to employment, and interest in a panel manufacturing training facility, Anishinaabe values, and other future development potential.

The survey was distributed by QR code through over 1000 food boxes distributed in Cass Lake, Bena, Ball Club, Onigum, and the Twin Cities. The feasibility study, along with a call to participate, was advertised in early February 2020 in the DeBahJiMon, Leech Lake News, the Bemidji Pioneer online, and the Bemidji Pioneer newspaper. The survey was available from early February to late March.

During the survey period, three people contacted Sweet Grass specifically to inquire more and were eager to begin taking construction courses.

OTHER RESEARCH PARTICIPANTS

Aside from formal KOLs and formal advisory board sessions, there were other informal avenues that people participated in as well.



POPULATION, HOUSING, UNEMPLOYMENT, CONSTRUCTION PROJECTIONS, AND JOB CREATION

The most recent population number for Leech Lake Reservation from 2020 is 11,996.²⁶ The projections here were derived from utilizing this 2020 population and 2025 population estimates from the American Community Survey. Though the estimates vary, the takeaway is clear; data consistently shows a growth in population, construction, housing, and housing need.

Population in our area is expected to increase more than the other three geographic scopes—24% from 2010-2030, 7% more than Minnesota and the United States.²⁷

YEAR	LEECH LAKE	REGION	MINNESOTA	UNITED STATES
2010	10,660	138,495	5,303,925	308,745,538
2020	11,996	149,399	5,750,797	333,793,107
2025	12,611	155,051	5,987,731	346,021,282
2030	13,242	161,253	6,227,240	359,862,133
Total % Increase*	24%	16%	17%	17%

*These percentages were rounded to the nearest whole number.

As population increases, so will the need for housing. **It is estimated that the need and development of owner-occupied housing units and renter-occupied housing units in our communities will increase at rates much higher than the region, state, and nation.**²⁸

OWNER OCCUPIED HOUSING UNITS	LEECH LAKE	REGION	MINNESOTA	UNITED STATES
2010	3,087	43,916	1,523,859	75,986,074
2020	3,367	45,942	1,611,045	80,135,109
2025	3,548	47,922	1,676,972	83,051,582
2030	3,725	49,839	1,744,050	87,462,927
Total % Increase	21%	13%	14%	15%

*These percentages were rounded to the nearest whole number.

RENTER OCCUPIED HOUSING UNITS	LEECH LAKE	REGION	MINNESOTA	UNITED STATES
2010	843	12,312	563,368	40,730,218
2020	1,076	14,796	647,713	45,948,740
2025	1,132	15,150	673,467	47,606,903
2030	1,189	15,453	700,406	49,511,179
Total % Increase	41%	26%	24%	%

*These percentages were rounded to the nearest whole number.

²⁶ ESRI. (2021). Demographic and Income Profile. Accessed 4/9/2021.

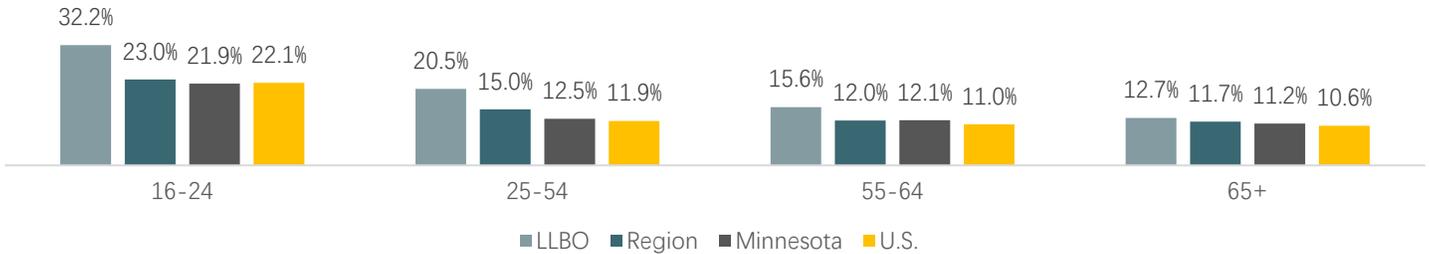
²⁷ Ibid.

²⁸ Ibid.

Due to the unemployment and interest in construction jobs, we have an opportunity to capitalize on the need for housing.

Unemployment rates are higher in Leech Lake and off-reservation trust lands compared to the region, Minnesota, and the U.S. Specifically, unemployment was most prevalent among community members aged 16-24 and 25-54.²⁹

Unemployment Rates



At 9.7%, the Leech Lake reservation and off-reservation trust lands has the highest rate of people employed in the construction industry compared to the region, state, and nation. There are approximately 184 individuals who identify as American Indian/Alaska Native in the construction industry. Community feedback indicates this number will increase with more opportunity.³⁰

NUMBER EMPLOYED IN CONSTRUCTION INDUSTRY 2020

LOCATION	%	#	EST. # OF AIAN IN CONST. INDUSTRY
LLBO	9.7%	401	184
Region	9.0%	5,602	639
Minnesota	6.3%	174,075	2,089
United States	7.4%	10,829,187	108,292

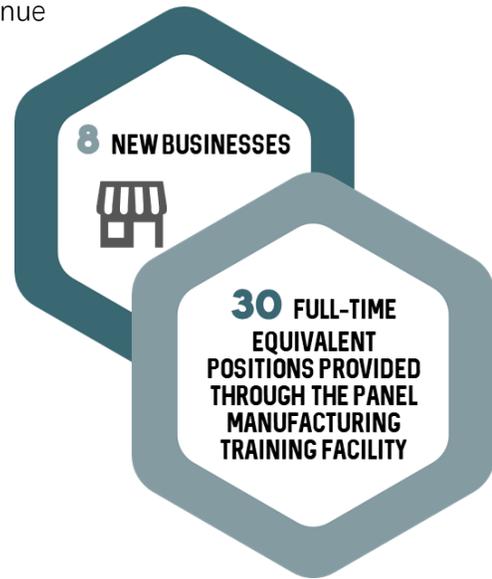
It is expected that the approach outlined in this research will lead to at minimum 50 trained construction workers annually. Thus, 50 people will be employable, full-time, annually (450 over a nine-year period). This is a conservative estimate based on needs from our Band divisions, insights from LLTC, our high unemployment rate, higher growth rate than other areas, and higher rate of interest in construction fields. In the first five years, approximately 33% of those trained will enter into companies and positions that did not exist prior to this research (e.g. the new Leech Lake construction company, a small subcontracting firm). Once general home construction has saturated the population, the learning laboratory at the panel manufacturing training facility will adapt new training modules to enhance the local construction industry (i.e., solar). In addition, within the first five years at least 8 businesses will be



²⁹ ESRI. (2021). Civilian Labor Force Profile. Accessed 4/9/2021.

³⁰ Ibid.

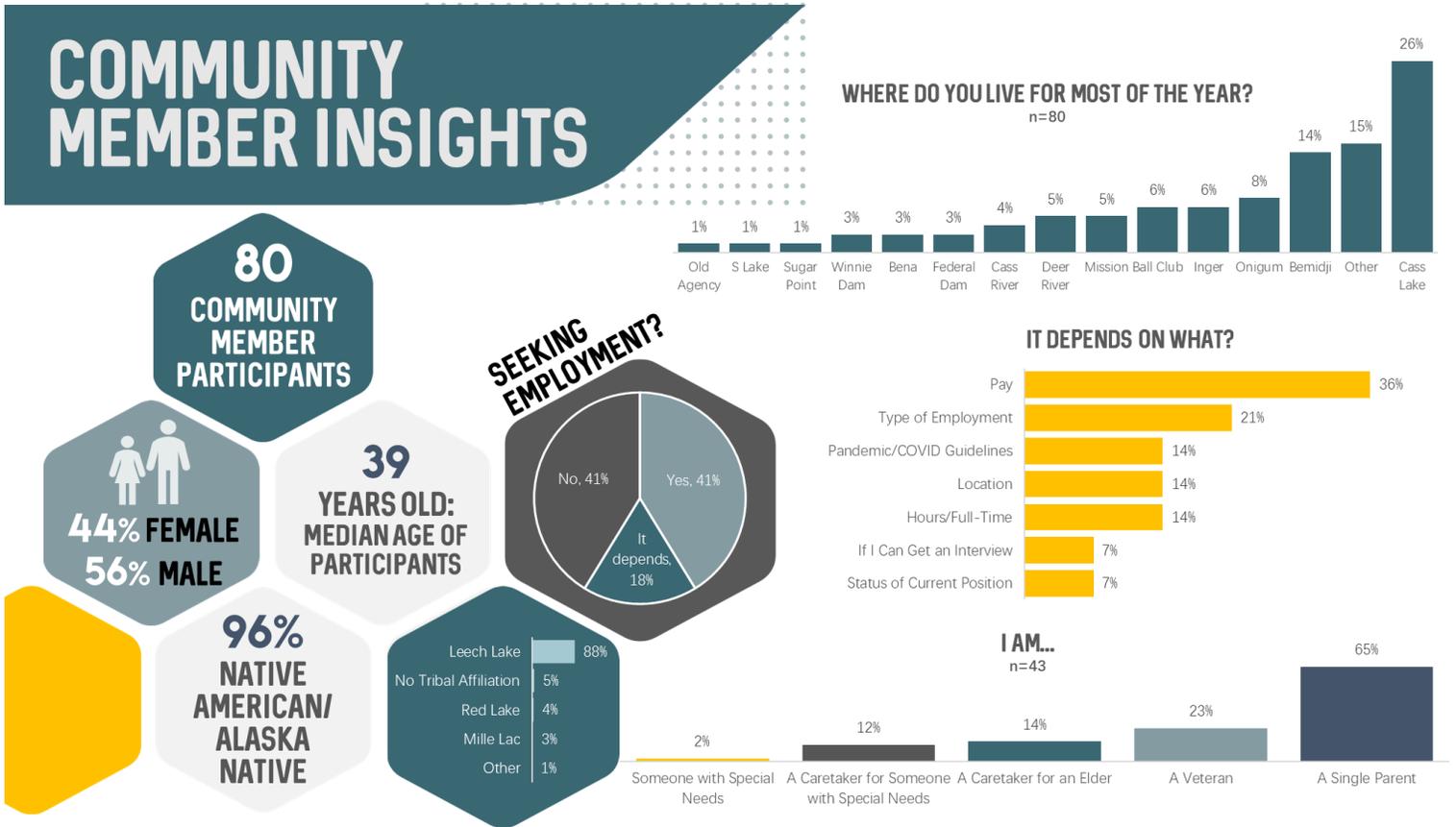
created related to panel manufacturing, panel and home sales, a construction company, heavy equipment operations, site development, logging, childcare provision, and home subcontractors (HVAC, electric, plumbing). With an increased economy, spinoffs will continue with the need for more auto mechanics, small engine repair shops, food trucks, and more. The panel manufacturing training facility, alone, will provide 30 full-time equivalent positions. These jobs have everything to do with construction, affordable housing, and safe and healthy homes.



COMMUNITY FEEDBACK AND MARKET RESEARCH

DEMOGRAPHICS

Cass Lake was the most represented area of residence (26%) followed by 'Other' (15%). Bemidji, a city just fifteen minutes northeast of Cass Lake, is where 14% of survey participants reside. People from the 'Other' category represented Duluth, the Twin Cities, Washington State, Prior Lake, MN, and one respondent connected their place of residences with a central impetus for this study saying, "Red Lake because there's no housing on our reservation."



A vast majority, 96% of community respondents, identified as Native American or Alaska Native. 88% of respondents identify as Leech Lake Band of Ojibwe. Of community respondents, 65% identified as a 'Single Parent.' In addition, 23% identified as 'A Veteran,' 14% as 'A Caretaker for an Elder,' and 12% as 'A Caretaker for Special Needs.' 2% Of respondents identified as "Someone with Special Needs." **These assertions further substantiate findings from prior research— a diverse array of housing is needed.**

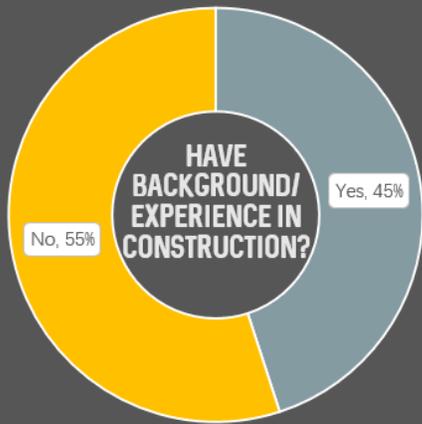
CONSTRUCTION

BACKGROUND, EXPERIENCE, AND OPPORTUNITY

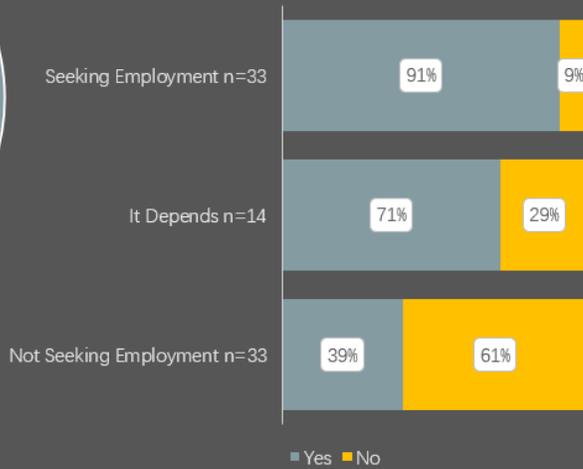
Our community respondents represented a variety of construction backgrounds: "I am a member of the United Brotherhood of Carpenters," "I am a third-year cement mason receiving 80%

journeyman pay,” “[I attended two years of Residential Carpentry at Leech Lake Tribal College,” and “I have my OSHA 30 and I have my NCCER,” represent several of their backgrounds. **The construction knowledge in our communities, coupled with other findings in this study, indicates there are existing construction leaders and workers who are looking for work and have the income potential to obtain homeownership.**

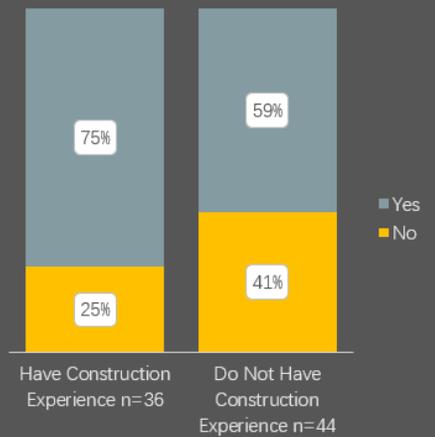
COMMUNITY MEMBER INSIGHTS CONSTRUCTION EXPERIENCE



IF THERE WAS AN OPPORTUNITY FOR FULL TIME CONSTRUCTION JOBS, WOULD YOU BE INTERESTED?



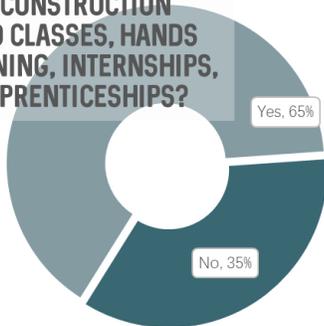
IF THERE WAS AN OPPORTUNITY FOR FULL TIME CONSTRUCTION JOBS, WOULD YOU BE INTERESTED?



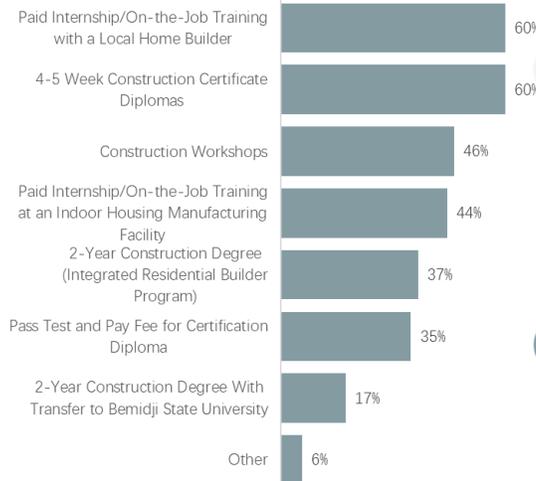
When further asking our respondents if their family members would be interested in full-time construction employment, 73% reported 'Yes'. Well over half of participants also indicated they would be willing to attend construction classes, trainings and internships (65%), pay for testing (58%), and pay for certification (76%) that will make them valuable in the construction industry.

COMMUNITY MEMBER INSIGHTS CONSTRUCTION TRAINING DEMAND

ARE YOU WILLING AND ABLE TO ATTEND LEECH LAKE TRIBAL COLLEGE AND/OR OTHER COMMUNITY SPACES FOR CONSTRUCTION RELATED CLASSES, HANDS ON TRAINING, INTERNSHIPS, OR APPRENTICESHIPS?



HANDS ON TRAININGS, INTERNSHIPS, AND APPRENTICESHIPS INTEREST



58%

WILLING TO PAY AROUND \$25-\$35 IN ORDER TO TAKE A TEST TO RECEIVE CERTIFICATION BY [NCCER]



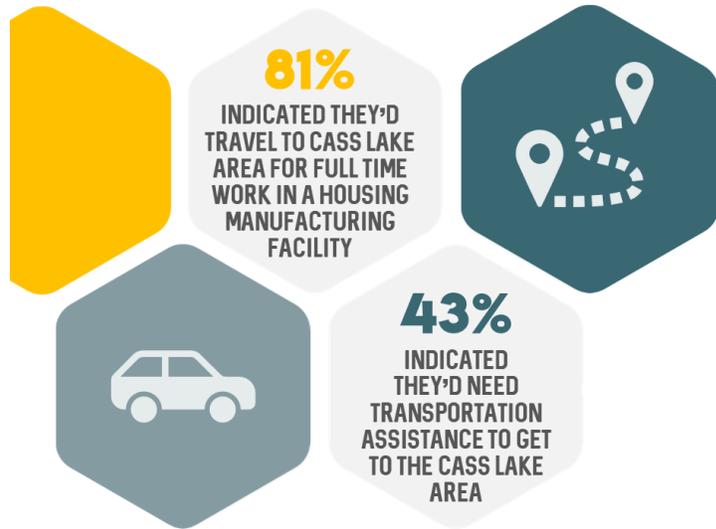
76%

WILLING TO PAY \$300-\$400 FOR A 4-5-WEEK COURSE TO RECEIVE THE CONSTRUCTION CERTIFICATE DIPLOMA

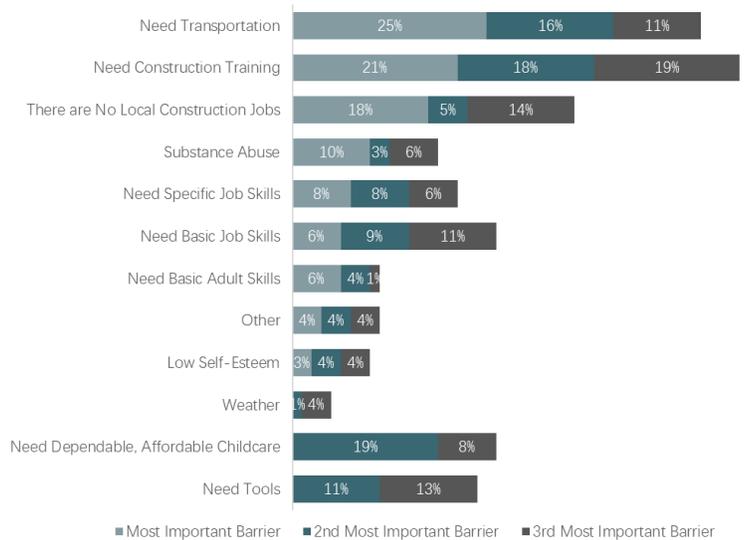
NEEDS AND BARRIERS

Though 81% indicated they would travel to Cass Lake to work at a manufacturing facility (see page 25), 43% mentioned they would need transportation assistance. Other barriers, aside from a need for transportation included the need for trainings, jobs, childcare, tools, and outlets to deal with substance abuse.

COMMUNITY MEMBER INSIGHTS HOUSING MANUFACTURING FACILITY



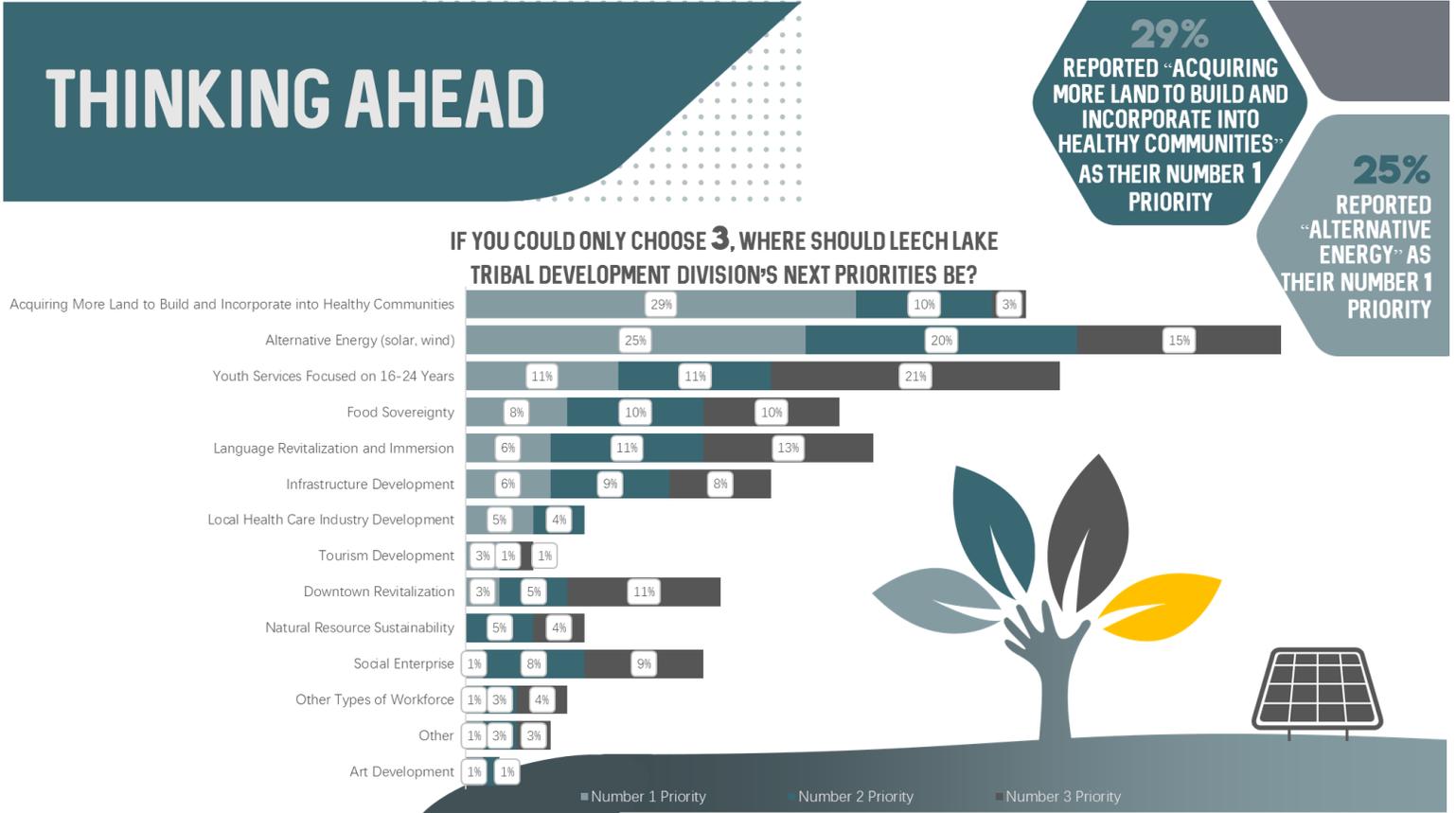
MOST IMPORTANT BARRIERS PREVENTING LOCAL PEOPLE FROM WORKING FULL TIME, CONSTRUCTION JOBS ON THE RESERVATION



Our plans include partners, resources, and pathways to assist in addressing these barriers. For example, RMCEP is available to provide funding for transportation, individual tool and clothing assistance, and childcare. The LLBO Behavioral Health Division, Human Services Division, and other divisions discussed the workforce program partnering with homeless individuals, individuals recovering from drugs and alcohol, and families striving to gain back their children. Including housing construction internships and jobs within an Individual Success Plan is a plausible way to partner with various Leech Lake divisions and assist our people in “getting back on track”. There are currently not enough childcare facilities, but there are plans to enhance licensed childcare facilities through LLFS’s entrepreneur services and ensure students of LLTC receive childcare services from their on-site facility. We acknowledge that childcare, perhaps more so than any other mentioned barrier, needs further attention to be adequately addressed. This holistic program will create more trainings, jobs, and skills. The current lack-there-of was consistently mentioned as a barrier.

THINKING AHEAD

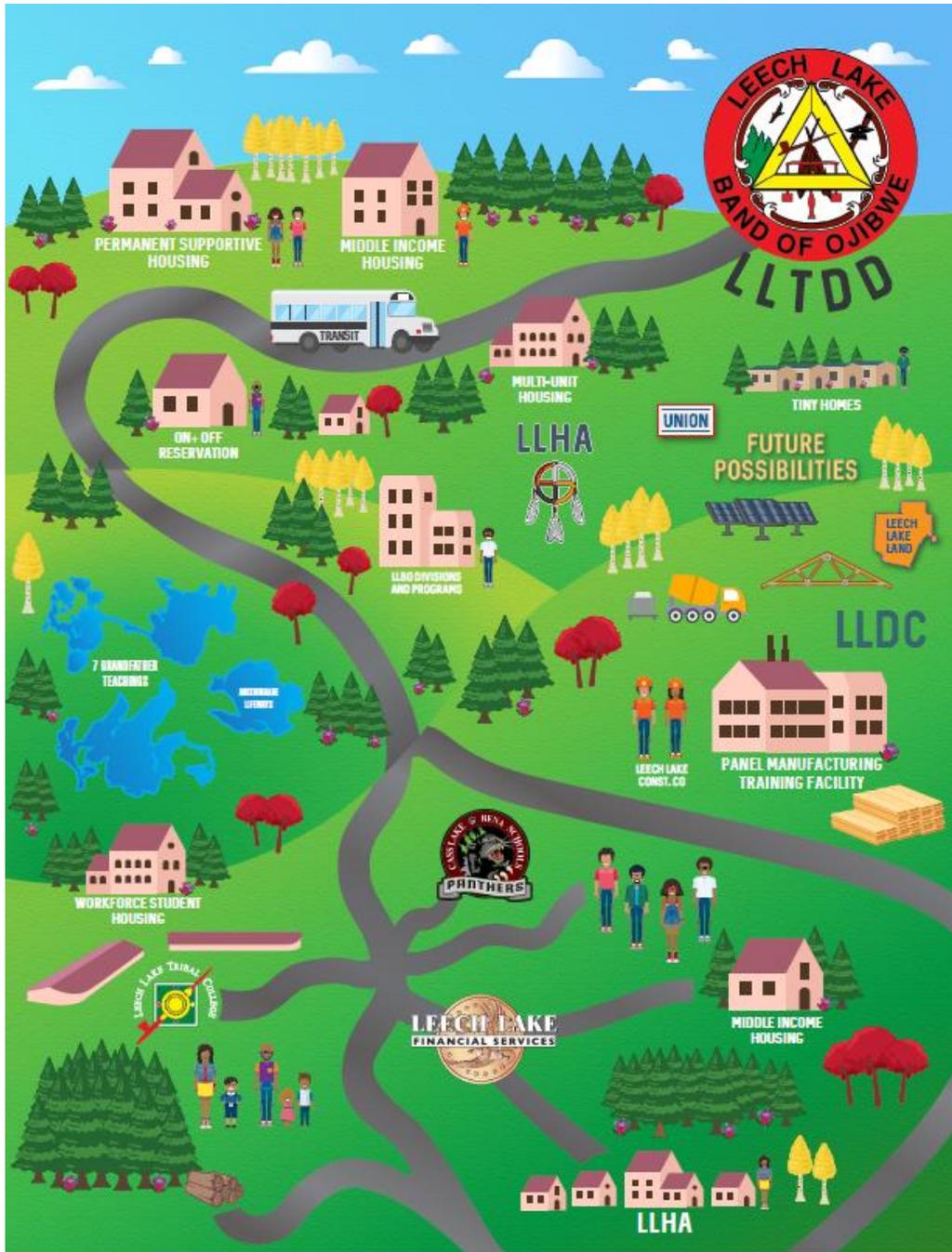
Our survey included a question to gain insights on LLDD's next priorities. People were asked: "If you could only choose three, where should Leech Lake Tribal Development Division's next priorities be?" There was a list of possible choices, as well as an 'Other' option. Answers to this question provides ideas into how the development division should invest their time and resources.



The top priorities according to those surveyed included acquiring more land to build and incorporate into healthy communities, alternative energy, youth services focused on 16-24 years, along with several other popular responses. Downtown revitalization and social enterprise are inextricably connected to the housing construction workforce program.



**VISION AND
PREPARATION**



DETAILED PLANS AND RECOMMENDATIONS

The following plans are derived from the 80 community member surveys, 31 key opinion leaders and other Leech Lake administrators not formally interviewed, a 9-member advisory board, and data from previous LLBO research, along with conversations with representatives from Cass Forest Products, lumber supply companies, Grizzly Truss, and several local banks. Likewise, information from prior studies and previous knowledge and lessons learned from other Native Nations have been used as well.

WORKFORCE READINESS FOR CONSTRUCTION CAREERS



We know that a safe and healthy housing ecosystem cannot exist without healthy families. Healthy families cannot exist without equitable access to thriving wages, economic interactions, and healthy occupations. In today's economy, healthy occupations (what keeps people occupied) generally include a full-time job for at least one family member. Generations of federal and state policy have

stripped Indigenous community members from their occupations through appropriating or privatizing resources (water ways, forests, grasslands, minerals, game animals) that provided for us in all ways (physically, emotionally, spiritually, and economically). Today, we know our local ecosystems such as the rice beds in our lakes and the trees and medicines in our forests are of utmost importance and, thus, must be protected and properly maintained. Yet, for several centuries, we have not been able to thrive off those resources alone. Knowing this, the Leech Lake Band of Ojibwe has long utilized our traditional values to support new economic exchanges through avenues such as natural resource stewardship, gaming, hospitality, and tribal services.

Most recently the Band has developed LLDC to expand our economic opportunities in ways that honor Anishinaabe values while providing everyday opportunities for families to thrive. The first endeavor for LLDC is a housing arm to develop single family and multi-unit housing opportunities using tribally owned companies that employ a local workforce. First, we need a healthy, eager, and dependable construction workforce. LLDC has already taken the lead.

ANISHINAABE VALUES AND DIRECTION

It should be made clear that in honoring our ancestors, elders, and our values, we recognize that a vertically integrated housing construction workforce will be for all walks of life. We are a diverse Band. Many of the community members who work for our people do not identify as Ojibwe or indigenous. We will not impose spiritual, racial, or political views on community members, and other people who venture onto our lands for construction education. The purpose of this section is to emphasize the ways that values can be used, regardless of backgrounds and beliefs, to instill a strong work ethic, dedication to safe and healthy homes, and financial responsibility.

The community survey asked: “Should Anishinaabe values be included in trainings, education, or the job site?” and key opinion leader interviews included the question, “Do you believe there are Anishinaabe values/actions/ways of believing that are relevant to workforce development in Leech Lake Band of Ojibwe communities?” No prompts were necessary, and the question led to a vast array of responses, insights, and stories.

A Leech Lake elder who has had a successful career with local initiatives and supporting regional initiatives advised:

The Seven Grandfather Teachings are the road maps to guide teachings and ways of living and then you have a good life: love, honesty, respect, courage, humility, truth, and wisdom. They are all relevant. Part of the soft skills building should be to help them with that understanding. It must include rebuilding the spirit of the people. That has to be part of that pathway of becoming good healthy workers.

The elder continued, “Under the colonized system there are concepts of hard-work. [. . .] Non-native business owners want to commoditize people and turn them into homogenous laborers.” Without being privy to the conversation with this Leech Lake elder, a non-Indian with over 20 years of education experience with Native youth explained:

Here is what I have noticed. Workforce development in itself is a tool of capitalism. That is just what it is. We have come to view labor in our society in the realm of a capitalist structure. There was intentionality at the ecumenical and federal levels to break bonds within indigenous communities and specifically indigenous families. What I have held to be true from my time in child welfare and learning of these things from a historical perspective and from the present impact is that intentional teaching and instruction when done in a positive way is important to rebuild some of those bonds.

Our people are accustomed to local services being driven by Anishinaabe values as indicated by LLTC's mission "to provide quality higher education in Anishinaabe values!"³¹ The Director of LLBO Human Services explained:

Most of our programs refer to our seven Anishinaabe teachings and values. Some of our programs are working to get that into our program policies and training curriculums that we have. Most of our programs have positions that are called Cultural Advisors—behavioral health, chemical dependency—and we are working to get that in our child welfare program. It is important for people on our staff to have those gifts and knowledge for our ceremonies and sweat lodges. I was raised like that, traditional, so I don't really push it, but I support it.

These cultural values on the job site and in trainings integrate core healthy lifeways into action through social emotional learning, coping skills, community and networking, intentionality, and even financial management.

A former workforce construction supervisor from South Dakota discussed intergenerational trauma and its impacts on the day-to-day saying, **"If you would have told me that I would lose up to two people per cohort due to complications arising because their partner at home did not like them working with members of the opposite sex, I would have been much more prepared."** To address issues related to unhealthy jealousy, first the workforce development program was successful by the "sheer recognition of it." The gentleman recounted, "If young people are not entering the workforce or maintaining their position in the workforce, we have to ask why." The organization then used culturally appropriate ways of teaching healthy social emotional learning mechanisms and coping strategies; elders' teachings, ethnobotany, equine therapy, visiting sacred sites, making Native-centered addiction and abuse counseling readily available, morning prayer, and more. This program has led to transforming Lakota young adults, from some of the most economically impoverished communities in the nation to local leaders, business owners, and members of national level sustainable energy workforce programs. When asked how to address topics of social emotional learning with funders who may not make the connection, the leader asserted, "Alcoholism and substance use and abuse affects 100% of workforce, if we do not talk about how to do this in group counseling [and other means] and how to supplement it culturally through social emotional learning, then we are not really doing workforce development."

³¹ LLTC (2021). Come Find Your Place. Website. Accessed 4/22/21 from: <https://www.lltc.edu/>

Discussing community values and responsibilities toward family and others, an Anishinaabe language speaker posited, “Families first, right? A lot of our students live in what you would call multigenerational homes. They have elders, aunts, and grandpas and nieces and grandchildren all across the spectrum in your household. So, that’s a different responsibility than the average 18-year-old student living in a dorm, right?” She further explained that we should use curriculum “to meet those needs [. . .] of who we are as a Nation.” She concluded by saying, “We’re always taking a square and trying to put it in a circle so to speak, so we need to take a fresher look at supporting people.”

A belief that spirituality contributes to a sense of self was iterated throughout our research and data collection. Genevieve Chase, Manager of the Homeless Shelter lamented that “The spirituality piece is huge, they have to have a sense of self, they have to have a sense of who they are, wherever they draw that from. If you want to speak to a medicine man or go to lodge or the way you choose to worship or get yourself grounded, then let’s do that. Or if you want to go to church and you want to speak to the Lord God, the Creator, Jesus, let’s do that too.” She then continued, “But do not defect, to me that is the very important part. You can give them a house, give them a job, but they still won’t know who they are if they defect back to their old nature.”

Rob Aitken, Executive Director of Leech Lake Financial Services, explained the importance of locally specific, Native-relevant financial education. “We talk about the western European model and Indigenous model. We look at those two models and then do an exercise about what our ancestors did in the Spring, Summer, Fall, and Winter. Every season was dedicated to something different, but it was about resources.” Our values have not changed, but in many aspects, the way they are acted upon have. Today, resources are often acquired through working, budgeting, networking, and taking care of one another, but when LLFS teaches budgeting and saving, they use the seasons to align teachings in a relevant, understandable way. “There is spending for Christmas, in April power is shut off if people do not pay light bills, and in August school clothes become necessary.”

Helen Zaikina-Montgomery, Interim President and Director of Assessment and Institutional Research for LLTC, made a comment that mirrored Ojibwe peers’ responses regarding the relationship between lifeways and curriculum. She said:

I am a person who has a really strong sense of place. I mean I don't think you're going to ever hear somebody say [incorporating Anishinaabe values is] not important, but I also think that if the education is provided by Native people, and funding is provided by Native people, if the construction companies are being run by Native people [. . .] I think that just by virtue of that, the observation of values will naturally happen [. . .] So, I think that lifeways are observed as long as there are Native people who are coming together to work on something or to do something, I think those lifeways are observed. I mean if you're asking me if I think we need a separate piece of cultural education, I don't think that ever hurts. But I also think that when you have Native people working together on creating something or building something, you will naturally have Native lifeways or Native practices.

Our communities already utilize Native-centered and often Anishinaabe-specific curriculum, models, and modules. **However, with or without formal curriculum, as long as Leech Lake Ojibwe community members are integrated throughout a workforce development program—learners, teachers, business owners, contractors, home builders, homeowners, and more—Anishinaabe values and lifeways will inherently provide people with a sense of self, place, family provisions, community responsibility, and overall direction.**

COHORT MODEL

Regardless of the multiple pathways taken for a construction workforce, educators, administrators, and supervisors of Native-led construction workforce efforts strongly suggested a cohort model—one where students/workers learn and grow together, build trust, and work on social emotional skill development and financial readiness together. This is inextricably connected to Indigenous ways of learning where individuality is important, yet individuals are raised to know how their individual skillsets work within society and we learn to enhance our skills by watching, practicing, and learning from others. One key opinion leader who has worked on local Native education and workforce initiatives and now works nationwide with Native Communities stated: “I’m tied to the idea of a cohort model that builds community.” He has led initiatives in some of the most unemployed, underemployed, and economically burdened communities in the United States. The cohort model provides a comradery, a support system, and an “if I can do it you can do it too” situation. Cohorts allow participants to bond with one another and relate during positive, celebratory times, but also during times of individual, household, and community trauma that occurs.

Additionally, an elder Ojibwe woman who spent her career in youth development and administration provided insights. She stated: *“Do it in a fun way, build the group to get to know each other, support each other, love one another, and respect one another.”* Support is critical; many youth and young adults do not feel they have close family they can trust and support them. Cohort models have shown to build trust and create close friends and family for those who have not had the privilege of a loving, supportive family. Even for those who do have love and support, a cohort model created a collaborative, reflexive experience of teamwork and teambuilding to develop our communities for future generations.

CONSTRUCTION WORKFORCE CERTIFICATIONS AND CURRICULUM

Various pathways are required to accommodate multiple generations, multiple entry points (high school, college, continuing education), multiple experiences (existing construction worker or business owner, substance or physical abuse recovery, homelessness), and multiple construction trades. **Various LLBO Divisions stated how important a construction workforce will be for community members, including individuals and families who have struggled and are working with case managers to create individual success plans that include stable, consistent, healthy employment.** Earl Robinson, the Director of Human Services for the Band stated:

I think it will be a great thing. Around here, often people can get skeptical if they see something new. [. . .] But this will definitely be a great opportunity for various ages that we

*work with. Younger ones that might be going off to college, or men in our treatment programs that need support getting on their feet, and even women would want to look into something like this.*³²

Currently we envision at least six main possibilities (with various pathways) provided by LLTC, LLDC, and LLFS to establish a construction workforce. Each of these options would lead people into the panel manufacturing training facility and on to construction-related jobs and careers.

- 1) LLTC Giwaakaa'igemin "We Build" Program and NCCER integration (student focused)
- 2) LLTC Continuing Education and NCCER (worker focused)
- 3) LLDC Trainings and Certification (worker focused)
- 4) LLTC and Cass Lake-Bena High School Connection (student focused)
- 5) LLFS and Elevating Existing Entrepreneurs (worker focused)
- 6) Divisions and departments serving community members in dire situations

The next subsections will explain these six options. Then, the state and local allies that would assist in maintaining a sustainable, long-term workforce will be explored.

LLTC GIWAAKAA'IGEMIN "WE BUILD" PROGRAMS

GIWAAKAA'IGEMIN AS IT CURRENTLY EXISTS

Currently, the LLTC Giwaakaa'igemin Integrated Residential Builder Program offers a two-year, 62 credits, AAS degree (IRB AAS). Those who join the program were optimistic, and many students have gone on to work with construction companies around Bemidji, the Twin Cities, and other areas. **The program could be more effective if there were 1) opportunities for immediate, local employment and 2) the opportunities for internships were made available earlier in a participant's time in the program. Currently, students cannot engage in internships and apprenticeships until the beginning of their final semester.** This study and consequent report outline a holistic construction workforce program which would address number one. **Rochelle "Rocky" Carpenter, LLTC Chair of Career and Technical Education and the Carpentry Instructor, is restructuring course policy regarding number two in a way that meets student and family needs without compromising their institutional accreditation. Ms. Carpenter is providing a pathway for students to receive "in the field credits" while engaging in paid internships much earlier in their educational process.**



In recent years, the college has tried an abridged, one-year, 33-credit Residential Carpentry Diploma program which did not properly equip students for the construction field. One year is too quick, they found, to both teach and practice carpentry theory and skills while properly addressing some of the local needs such as childhood trauma, PTSD, inadequate WIFI, inadequate transportation, inadequate childcare, and more. Synthesizing their concerns, Rocky stated: ***"We are an academic institution, faced with a workforce development problem."***³³

³² Robinson, E. (2021). Personal interview. 3/5/21.

³³ Carpenter, R. (2021). E-conference communication. 12/21/2020.

MODIFICATIONS AND NCCER INTEGRATION

NCCER, the National Center for Construction Education and Research, is a not-for-profit 501(c)(3) education foundation created in 1996 as The National Center for Construction Education and Research.



NATIONAL CENTER FOR CONSTRUCTION EDUCATION & RESEARCH

It was developed with the support of more than 125 construction CEOs and various association and academic leaders who united to revolutionize training for the construction industry. Sharing the common goal of developing a safe and productive workforce, these companies created a standardized training and credentialing program for the industry. This progressive program has evolved into curricula for more than 70 craft areas and a complete series of more than 70 assessments offered in over 6,000 NCCER-accredited training and assessment locations across the United States. Since NCCER is nationwide, students have the ability to demonstrate to any employer their level of skill in a particular craft.

Currently, Ms. Carpenter is embedding NCCER craft modules into their LLTC programming. NCCER modules are short trainings. A set of modules make-up a level in a specific craft such as carpentry or plumbing. NCCER offers four levels of carpentry. There is a certificate for each completed level. Certifications in each level take place in short-time periods, approximately six to seven weeks, which is twice as efficient as the 15-to-16-week time frame for a typical college course. Before taking any craft specific NCCER modules, students must take the NCCER Core: Introduction to Basic Construction Skills. "Its modules cover topics such as Basic Safety, Communication Skills and Introduction to Construction Drawings."³⁴ NCCER is nationally recognized and according to two gentlemen who work with the Carpenters Training Institute in Minnesota, NCCER certifications would be excellent prescreening and preparation for workers hoping to embark on a career with the North Central States Regional Council of Carpenters (Carpenter's Union).

Embedding NCCER modules (piloting Carpentry levels 1-4) into current programming would allow for a hybrid approach of LLTC current student-related programming. The construction related course structure would be redefined (while still meeting accreditation requirements) to include NCCER curriculum. **A student who completes LLTC's two-semester Residential Carpentry Diploma will also achieve two levels (minimum) of the NCCER Carpentry craft certifications. Similarly, the four-semester program will produce a NCCER Carpentry Level 4 (Advanced) credential along with the AAS IRB Degree.** Local college instructors will be trained by NCCER and become Master Trainers and thus administer NCCER curriculum and certification tests.³⁵ It must be noted though, that NCCER modules do not need to be taught enmeshed with current degree programs. **A student can take the NCCER prerequisite and all four NCCER carpentry levels for approximately \$780. Currently the LLTC one-year diploma and two-year degree costs**

³⁴ NCCER. (2021). Core. Accessed 3/31/21 from: <https://www.nccer.org/workforce-development-programs/disciplines/craft-details/core>

³⁵ Leech Lake Tribal College. (2020). Pathways Forward LLTC Carpentry Trades: Campus Building + NCCER + IRB + Continuing Ed. PowerPoint Presentation. Slide 5.

approximately \$5,350 and \$11,200 respectively. For a breakdown in cost comparisons, see Appendix C. Concerning economic costs of youth and workforce development, **Craig Nathan, retired Director of Field Operations at RMCEP shared: “Unless it is a stable program with stable funding, it’s gonna fail. I noticed that our programs started to fail when we got into the \$6,000 cost per student, \$3,500 was good. At \$780 per student for the entire NCCER carpentry suite, there would still be dollars available for social emotional learning, transportation, childcare, tools, and other expenses before coming even close to the \$6,000 threshold.”**

To complement LLTC’s efforts, the learning laboratory instructors at the panel manufacturing training facility will be certified (by LLTC NCCER certified instructors) to teach construction modules and other modules such as home manufacturing, solar, HVAC, weatherization, and more.

LLTC CONTINUING EDUCATION AND NCCER

Currently, “LLTC offers condensed, building trades related courses that appeal to the learner who wants direct training and demonstrates proficiency without becoming an enrolled student or those without a GED.”³⁶ This program works well for dislocated workers, veterans, and workers who experience hardships and hope to build their capacity. Current continuing education courses include carpentry skills, plumbing, home wiring, blueprint reading, and HVAC. These courses last approximately 15-20 days for a total of 120 hours. This model would cost approximately **\$350 per course, with 20 participants per instructor**. Individuals would not need to be enrolled as LLTC students, and thus they would be ineligible for Title IV funding to assist with books and tuition.³⁷ However, resources are available including financial assistance through RMCEP for post-secondary education and specifically underrepresented individuals in the workforce. There is a possibility of supplementing and/or substituting some of LLTC’s existing courses with NCCER modules, particularly the carpentry courses as NCCER’s Carpentry 1-4 modules.

Along with providing NCCER carpentry modules, LLTC will also be a testing center for experienced workers. This will allow workers who want certification for their existing knowledge (without taking the LLTC course or any NCCER module) to pay a fee and essentially test-out for \$25-\$35 and receive a certification for \$300-\$400 upon successful completion of the test.

LLDC TRAININGS AND CERTIFICATIONS

A third option to provide capacity to expand NCCER craft offerings would be for LLDC (our subsidiary at LLDD) to allow for employees or other community members to become NCCER Master Trainers. Trainers in carpentry could be an option, but more appealing would be crafts such as manufacturing construction technology, plumbing, alternative energy, solar photovoltaic systems, and weatherization that would complement LLTC’s approach and broaden module offerings to community members. This process, similar to LLTC’s continuing education program, would be for workers or individuals seeking employment, but needing to enhance their capacity within a relatively short time frame. NCCER certified trainers from LLTC

³⁶ Ibid., Slide 6.

³⁷ Ibid.

could provide train-the-trainer certifications to LLDC supervisors so that they could then train individuals working and interning at the panel manufacturing training facility. As mentioned, RMCEP can connect individuals with financial resources in this situation. Similarly, organizations such as Northwest Area Foundation (NWAF) and Administration for Native Americans (ANA) have supported similar workforce development initiatives, especially those that embed culture and indigenous lifeways.

Other trainings such as OSHA 10, OSHA 30, and curriculum engaging social emotional development should be provided as well in order to complement internships and employment at a panel manufacturing training facility.

Activities and trainings hosted by LLDC would occur in the learning laboratory and education workshop, at the panel manufacturing training facility.

LLTC AND CASS LAKE-BENA HIGH SCHOOL CONNECTION

It is important to engage students early and let them know despite what society and policy has stated over the last decade or more, there are viable, respectable careers in vocation that do not require extensive college education. There have already been successful, vocation-ready connections with Cass Lake Bena High School. "The school has made tremendous efforts with connecting students to industry through project-based learning, Career Pathways, and offering internships where students work in the field with a business professional, coupled with academic instruction," according to Amy Sjoblad, a RMCEP Rural Career Counselor Coordinator (RC3) within the five-county region of Cass, Crow Wing, Todd, Morrison, and Wadena counties.

Strengthening connections, such as having high school students take the NCCER Core module, the mandatory, pre-requisite to any NCCER craft-specific modules, can increase student understanding of responsibility to themselves and family while enhancing a sense of belonging. Amy shared, "I thoroughly enjoyed working with the staff and students at Cass Lake-Bena High School. Staff are innovative in engaging students within the classroom and outside the classroom and are really focused on their mission, which is to 'educate, support, and prepare all learners for future success.'"

Del Mar College in Corpus Christi, Texas offers NCCER carpentry modules and allows high school students to dual enroll in the program. Dual enrollment allowed the institution and students to benefit from post-secondary education opportunities. Such opportunities can exist with LLTC, LLDC and local high schools' students and can be accessed through financial and technical assistance providers RMCEP and DEED.

LEECH LAKE FINANCIAL SERVICES [LLFS] AND ELEVATING EXISTING ENTREPRENEURS

Currently LLFS, our local Native community development financial institution (NCDFI), works with potential business owners and entrepreneurs to enhance their businesses and business ideas. Leech Lake Financial Services is a nonprofit 501(c)3 Native community development financial institution (NCDFI).



LEECH LAKE FINANCIAL SERVICES: A NATIVE CDFI

According to the CDFI Fund, “Community development financial institutions (CDFIs) share a common goal of expanding economic opportunity in low-income communities by providing access to financial products and services for local residents and businesses.”³⁸ Local credit unions or a nearby small business loan fund could very well be a CDFI. There are approximately 70 existing and emerging Native CDFIs within the United States. These organizations are funded, in part, by the U.S. Department of Treasury, CDFI Fund. They also rely on grants and mission-driven philanthropy. Some can generate income through lending and training services.

Introduction to Business, Individual Steps to Success, and Technical Assistance are three coaching and program components that LLFS provides to business owners and potential business owners in Leech Lake communities.³⁹ In the near future, a concerted effort will be made to contact individuals who have been engaged in construction-related services for years without having a legitimate business with proper documentation. As construction in the area increases, so will the need for HVAC, plumbing, drywall, wood working, childcare, and more. Efforts will be made to connect entrepreneurs with a proper plan, financial and marketing knowledge, insurance, tax documentation, and trainings and certifications (if needed). LLFS will work with these entrepreneurs to enhance their ability to provide for themselves and other community members, rounding out the expanding home construction ecosystem. This target approach has proven successful for Four Bands Community Fund out of the Cheyenne River Reservation who reached out to known businesses owners to assist them in further development, expansion, and participation in business incubation. The Sault St. Marie Tribe of Chippewa Indians in Michigan has recently integrated similar approach where they will “collect information on Tribal members’ existing businesses, offer support services and resources to help aspiring entrepreneurs launch new companies, and become a clearinghouse of information to connect those businesses to federal contracting opportunities.” The Tribe hopes to “lure tribal members and potential partners to locate offices on tribal lands, partner with the tribe, employ other tribal members and help diversify the economy.”⁴⁰

DIVISIONS AND DEPARTMENTS SERVING COMMUNITY MEMBERS IN DIRE SITUATIONS

According to a local community member engaged in workforce policy and practice, Minnesota law infers that, “part of treatment can be workforce development.” Various LLBO divisions and departments support the housing construction workforce to place people on a path to recovery, community re-entry, family unification, renter-ship, and homeownership. For community members in dire situations, individuals work with appropriate case managers or social workers. If community members desire to utilize the housing construction workforce as part of their success plan, they can

³⁸ CDFI Fund. (n.d.). What are CDFIs?. Accessed 1/20/21 from: https://www.cdfifund.gov/sites/cdfi/files/documents/cdfi_infographic_v08a.pdf

³⁹ For a full list of ‘LLFS Products and Services’ see Appendix D.

⁴⁰ Boomgaard, J. (2021). Sault Tribe Thrive builds infrastructure to encourage, support entrepreneurship. Tribal Business News. March 8, 2021. Accessed 4/20/21 from: <https://tribalbusinessnews.com/sections/economic-development/13407-sault-tribe-thrive-builds-infrastructure-to-encourage-support-entrepreneurship?language=en-GB&idU=1>

do so. They can become NCCER certified and join internships and the job pool, just like anyone else.

For individuals who may have residual mental or physical effects from their situation, the panel manufacturing training facility will provide opportunities for people needing low-skilled positions.

THE VALUE OF NCCER

Though there were little findings to indicate a NCCER certificate directly translated to increased pay upon hire, one NCCER instructor mentioned:

I cannot put my finger on it particularly, but I do know 20 years ago there was an electrical company in this part of the country, and he had his own apprenticeship program. He hired a lot of guys just like junior college and he had class once or twice a week in the evenings with them. I know him personally. Mr. Shelly is probably in his mid-70s now. But his electricians that he had working, first of all they just loved him for it. But, when they left there and they interviewed for another job, the fact that they had worked for him and studied under his apprenticeship, yeah it was worth [the] money for.

As mentioned, two trainers for the carpenters' union indicated that, though people entering the Union would have to take Union specific trainings, certifications such as NCCER are important for prescreening prior to an apprenticeship placement program.

One local contractor who works consistently with Ojibwe construction workers indicated that if they have a NCCER certificate, and after two weeks can prove on the job site that they have the skills represented by the certificate, he will provide them an additional \$5 per hour. Doug Hanson, White Earth Band of Ojibwe and owner of HAWK Construction mentioned:

To me, those [certifications] are things that help you get your foot in the door to get a job and actually learn something. To me, I would look at it and say, 'at least this person has taken the initiative to get some training.' The fact they have completed it tells me at least they are not a quitter and there is a building block from which they can work from.' **If they are a good student, maybe they come out and can lay out a stair string.**

INTERNSHIPS, APPRENTICESHIPS, JOBS AND CAREERS

One of the main purposes of a healthy construction workforce is to provide new, meaningful, and equitably compensated opportunities for Leech Lake Tribal citizens and other local community members. Certifications from NCCER and other training institutes will allow community members to become trained and become job-ready more quickly than in the past. Obtaining trainings and certifications at the panel manufacturing training facility's learning laboratory will allow for streamlined training, internships, and apprenticeships at the facility. Hands-on internships at the panel manufacturing training facility are a necessary component to certification and will occur alongside the in-class curriculum. In addition, three construction companies that operate locally (two of which also operate nationally) have already signed letters indicating their desire to accept

NCCER certified individuals as interns and possible employees. A more extensive list of potential internship, apprenticeship, and jobs and career related partners can be found in Appendix E.

- HAWK Construction
- Kraus-Anderson Construction Company
- RIJO Enterprises, Inc.

Joel Phillips, owner of RIJO Enterprises, Inc., has actively hired local Ojibwe construction workers and stated:

There has been so few [new hires] that I've ever met that had a degree. The usual, you know, I can start them at \$15. If they have a degree in it and can march over and start working they can get another \$5 by the second week. You know, sometimes it is a personality thing too, and you never know about that until they start working.

He further went on to describe the importance of considering family and cultural events from an internship provider/employer perspective:

Yes, their cultural stuff, you've got to do that. By doing that it doesn't take away from their work. All of your employees have different things they have to take care of—health, kids, and stuff like that. So taking time off for a cultural event, that is not a problem. We usually don't have drop deadlines.

Two of the construction companies that have provided written support of the housing construction workforce—HAWK Construction and Kraus-Anderson Construction Company—have expressed written desire to employ construction certified Leech Lake Band members are Union signatories, one of which already employs several Band members who are in the Union. It takes dedication and commitment to complete the approximately four years to become a part of the Union, all the while traveling, sometimes nationwide. However, these options are available to our housing construction workforce participants.

Leech Lake Development Corporation's plans for a panel manufacturing training facility will provide low-skilled internships and employment for entry level workers with certification and mid- to high-skilled employment for supervisors and CDL drivers. Likewise, LLDC's planned construction company will erect home panels, develop sites, and bid on other contracts for opportunities such as low-income housing through LLHA while providing varying levels of internships and living wage employment. These organizations will be described more thoroughly in the Housing Section.

Individuals who already have skills and who work under handshakes, as opposed to contracts, will also be given the opportunity to work with LLFS to legitimize their skills and services into legal businesses, taking advantage of the anticipated construction opportunities—a ripple effect of a vertically integrated construction workforce program.

FINANCIAL SKILL DEVELOPMENT AND OPPORTUNITIES

We want our construction workforce to do more than build safe and healthy careers and houses, we want them to build safe and healthy homes. Financial skill development is a critical piece to healthy homes.

Students and workers being prepared for a construction workforce will be educated on banking and budgeting. They would participate in technical assistance meetings, trainings, and receive one-on-one assistance from LLFS.

There is also the possibility of enrolling in ACT 110: Real Life Financial Information. Taking the course for college credits would allow for funding opportunities through Pathways to Prosperity. Current curriculum focuses on a spending plan, expenses, savings, credit, and future budgeting and spending. The LLFS team can also host abridged 4-hour courses.



Including financial skill development in our approach is in line with our mission to enhance homeownership in our communities, not just with people who are on the cusp of purchasing a home or on the cusp of being “credit worthy,” but for students and workers who may be years away. It is our desire to remind all of our community members that they deserve safe and healthy homes and that the potential for homeownership is reachable. Thus, as part of construction related curriculum, financial literacy curriculum is also necessary. There is the possibility for the hours engaged in financial literacy to be counted as “in-the-field” credits, “internship” credits, or to count towards paid hours from an accredited internship or apprenticeship from local contractors or the panel manufacturing training facility.

Leech Lake Financial Services offers a suite of services, but their educational programs center on Personal Financial Literacy, Asset-building, Credit Training and then, as mentioned, Business Coaching and Technical Assistance Programs.



Several workforce specific programs and services from their list are: Building Native Communities: Financial Skills for Families, Credit Building on the Rez, How to Buy a Car that is Right for You, and their Individual Development Account – Matched Savings program. Through these four products and services alone, LLFS has served over 487 community members. These services are designed to establish, or build upon, a foundation for community members to have greater economic control over their futures. Some address specific barriers, such as assisting families make a reasonable automobile purchase to address barriers related to inadequate transportation. **Another example includes the IDA-Matched Savings program, which adds dollars to community members savings accounts at a 1-1 ratio. There is a potential for LLFS to offer this service at 3-1 and with the help of other funders. Some NCDFIs have been able to offer as much as 7-1 match ratios, though this is with the help of generous funders. Programs such as these represent one small effort to address the generational poverty that Indigenous communities experience, compared to their non-Indian counterparts whose generational wealth was built off the land and other natural resources taken from Indigenous people.** The four previously mentioned LLFS programs and services will be examined more in depth in the next subsections, due to their immediate applicability to a construction workforce. For a full list of LLFS programs and services, see Appendix D.

BUILDING NATIVE COMMUNITIES: FINANCIAL SKILLS FOR FAMILIES

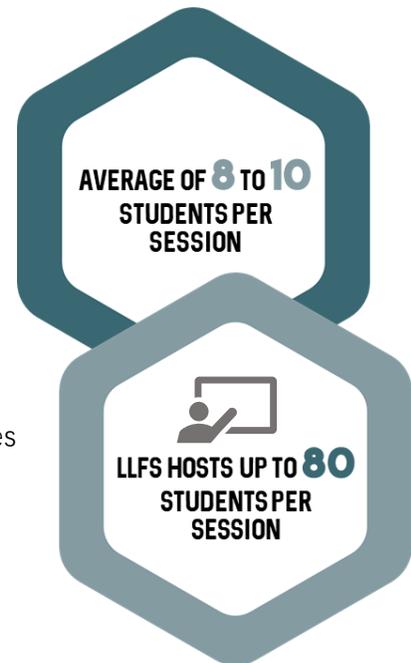
Building Native Communities (BNC) is a fourteen-hour, two-day training session sanctioned by the Reservation's Human Resources Division (so governmental employees are actually paid while they attend). Fundamental banking skills, savings, credit, budgeting and face-to face discussions with local bankers are taught with historical, spiritual themes accenting the way ancestral Indians approached life before money. Sessions are held monthly with an average of eight to ten students per session, keeping the environment conducive to conversation and learning.⁴¹

CREDIT BUILDING ON THE REZ

Credit Building is a two-hour session and has become one of the most popular trainings offered by LLFS. The high-energy session is generally taught three times per year. LLFS hosts up to 80 students per session at the Palace and Northern Lights Casinos. Last year LLFS expanded to the Cass Lake-Bena High School offering the class to the juniors and seniors. With the popularity of this program, they now offer it more frequently and bring it out into the communities.⁴²

HOW TO BUY A CAR THAT IS RIGHT FOR YOU

Applicants for the Auto Loan Program attend a three-hour training and must complete the training to be eligible for an auto loan with LLFS. Each student must complete their personal debt-to-income ratio to determine affordability. Individual credit is studied with solutions to problems like



⁴¹ Leech Lake Financial Services (N.d.). LLFS Products and Services. Pg. 2.

⁴² Ibid.

collections and past due bills are handled on an individual basis, because any collections or past due accounts render application ineligible for the program. In addition to learning techniques employed by car salespeople, students have a one-hour session with a licensed, local insurance agent who teaches the various types and insurance requirements/needs for the students. In part two of the class, the students must successfully complete the online course 'Car Maintenance for Everyone.'⁴³

INDIVIDUAL DEVELOPMENT ACCOUNT – MATCHED SAVINGS

The IDA program matches savings for up to \$1,000 for LLFS clients who are saving for the purchase of a home or car. Leech Lake Financial Services will match the \$1,000 savings by writing a check of \$2,000 to a vendor for a down payment or closing costs on a home or vehicle. The program works well with HUD Counseling and Financial Coaching clients using spending plans that include regular savings account contributions.⁴⁴

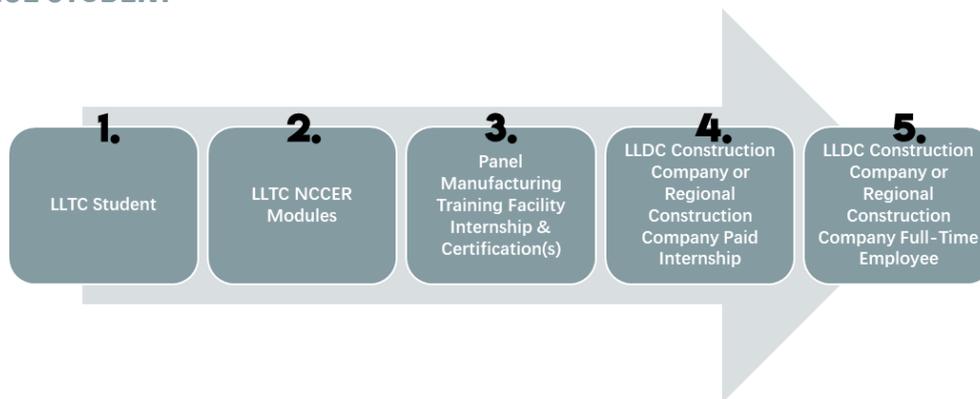
RECRUITMENT EXAMPLES

There will be multiple pathways for high school students, college students, displaced workers, unemployed workers, and people wishing to enhance their capacity. Here are a few feasible pathways that summarize the prior sections.

HIGH SCHOOL STUDENT



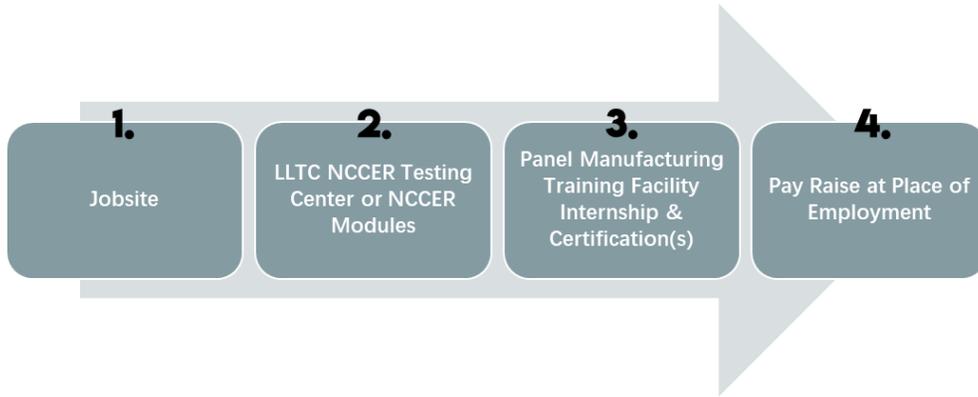
COLLEGE STUDENT



⁴³ Ibid., pg. 3.

⁴⁴ Ibid.

EXPERIENCED CONSTRUCTION EMPLOYEE



EXPERIENCED SELF-EMPLOYED WORKER



COMMUNITY MEMBERS OVERCOMING DIRE SITUATION

For people striving to successfully re-enter their community, gain custody of children, defeat addiction, or combat homelessness.



The Tribal Employment Rights Office (TERO) will be influential in the recruitment and placement of individuals in our program.

BRANDING AND RETENTION

Depending on the venue (high schools, LLTC), or the group of people (unskilled young adults, entrepreneurs), marketing efforts will need refining. However, a few of the branding and retention strategies that should remain consistent, regardless of venue or generations are as follows:

- 1) Workforce is a means to an end. Focus on place-based, Ojibwe-relevant outcomes. A local community member who has been engaged in Native-led, nation-wide workforce development initiatives made clear:

*Workforce bores people here. [. . .] Where **anokiwin** is to do good work and do good service to the community. We have the highest minority incarceration in the United States. Reducing out of home placement, family stabilization, keeping kids out of incarceration—workforce is the means for the outcome of these things.*

- 2) Anishinaabe Values and Lifeways.
- 3) A “Building Community in Our Community” type of delivery.
- 4) Cohort Model – even if people enter through various pathways, connectivity is essential.
- 5) Begin with an individual needs assessment (e.g. transportation, childcare, tuition/books, work clothing) and a skills/career assessment (RMCEP can provide this)
- 6) Orientation.
- 7) Remain socially responsive and economically competitive.
- 8) Policies and procedures that allow for personability and flexibility.
- 9) Viable vo-tech, not theory.

Brian Robinson, Utility engineer/Tribal Energy Management and certified NCCER electrical instructor for the Mississippi Choctaw emphasized, spoke to the last two points:

Some people just can't take tests, and that stinks. I can help with that. Some of them tried to [take the NCCER test through the local non-Native community college] and they hand them the exam and they flunk it. Put them in my class, I'll teach them how to take a darn test. That is so miniscule, it's such a small part of the skills that they would need to be in this industry. It's almost negligible and it takes no time at all to get somebody where they can take a test if you get them up to speed for it.

- 10) Ojibwe-owned, Native designed, Native Built

Once homes are designed and built, branding the homes, companies that built the homes, spin-off companies, and other elements related to the vertically integrated housing construction workforce as Ojibwe-owned, Native designed, Native built or something creative in that fashion is necessary. Entrepreneurs and laborers will want to utilize their competitive advantage, socially conscious branding, and authenticity of a brand that will set them apart from standard builders. Homes, companies, and skill sets that are developed

from our program will be built on heritage and social responsibility, not solely on capitalism. Products should be marketed in a way that shows this.

There have been very successful Native-led housing construction workforce programs. Despite their efforts, there are turnover rates to contend with. One of the most influential factors of individual success (aside from governance and financial sustainability of the program) is place-making. This builds upon community pride. As people begin to see “wow, my uncle did that,” or “I remember when I was in high school my auntie worked for that company and helped build those homes,” then retention increases. Our people are innately aware of bogus, “fly by night” programs or “because there is a grant” type of programs. But when people notice lasting change, mindsets change as well. People begin to feel they are a part of something bigger, and their sense of belonging and pride in that community is increased. Through actions our community values are solidified, and people gain a greater understanding of their purpose.

PLANNING FOR FUTURE GROWTH: OTHER CRAFTS, EXPERIENCED WORKERS, AND FINANCIAL EDUCATION

Regardless of the pathways utilized to ensure students and workers alike can be professionally and efficiently placed into the local housing construction workforce, there are plans to expand opportunities in the future. A plan, not to remain static or create a problem of too many carpenters and not enough employment opportunities, addresses the concerns of a Leech Lake administrator and elder. The elder mentioned, “We should plan for after five years when there are enough construction workers.” Then, she alluded to possibilities around solar and food sovereignty.⁴⁵ **The idea of incorporating other NCCER craft modules is necessary to ensure a sustainable, holistic workforce is resilient through time.**

Additionally, in the COVID-relief era, there will be changing financial programs and new sources of money coming to Leech Lake communities. These new programs will need to be understood and, when applicable, implemented by LLFS to continually enhance the financial knowledge components of the workforce.

Along with new programs and opportunities, there are local Native entrepreneurs and local allies who have provided specialized trainings to LLTC students over the last several years. These individuals and organizations will also be helpful in complementing the future Leech Lake construction company. A more complete list of these businesses, as well as other potential partners can be found in Appendix E.

CAPACITY

Rocky, at Leech Lake Tribal College, is already offering NCCER certificates. However, anticipating an influx in traditional and non-traditional students, local needs include:

⁴⁵ Howard, V. (2020). Workforce Advisory Board Meeting #1. Cedar Lakes Casino. Accessed 10/14/2020.

- A fully functional learning laboratory and hands-on training at a panel manufacturing training facility
- Funding to continue and expand NCCER offerings (\$780 per student)
- Continuing Education Coordinator (\$45-55K/yr)
- Rocky and Saul teach basic wiring and basic plumbing, but another construction instructor is needed (\$45-50K/yr)
- LLTC has contacts for teaching specialty trades and would need to hire accordingly
- Duplication of existing tools (\$25-35K)
- Additional materials/curriculum for additional construction crafts: LLTC would identify textbook(s)

The panel manufacturing training facility would need a trained supervisor and continual professional development. Carpentry NCCER trainings and certifications can be provided by LLTC instructors while instructors employed and/or contracted by the learning laboratory at the panel manufacturing training facility would teach other NCCER modules. Other organizations such as the Carpenters Training Institute have agreed to provide trainings as well, such as OSHA 10.

Leech Lake Financial Services will see an influx of service requests and, thus, will need financial capacity to offer more trainings and one-on-one technical assistance, and funding to increase their IDA match.

ALLIES AND BARRIER BREAKERS

As outlined earlier in this report, there are barriers throughout our communities that contribute to an insufficient workforce. Though these are not root causes (such as land theft and reservation confinement) to unemployment, some of the most noticeable, or most mentioned barriers include: lack of adequate childcare, lack of reliable transportation, inadequate WIFI, homelessness, and overall lack of jobs. We need allies both locally and abroad to assist in mitigating these barriers. Below is an overview of some of the local allies, and the barriers they seek to mitigate, not just for our communities, but others as well.

- LLBO Human Services: local, Ojibwe-specific social emotional support services, Comprehensive Assessment (formerly Chemical Assessment)
 “These [services] are not only for chemical dependency programs, but for other programs with the same client base needing to get on their feet.”
- LLDD: creation of panel manufacturing training facility and construction company to provide jobs, development of more childcare options
- LLFS: transportation
- RMCEP: transportation, childcare, individual tools and education needs
- USDA, Blandin Foundation: Broadband Access

One barrier that is nation-wide is a general lack of construction skills which will be addressed by LLTC, LLDC, and other partners.

FUNDING PLAN

CURRICULUM FUNDING

The NCCER curriculum taught at LLTC can be funded through the U.S. Department of Education Title IV funding when the modules are offered as part of existing credit-based programs. For community members taking courses as continuing education or professional development at the panel manufacturing training facility, there is funding available through the Workforce and Innovation and Opportunity Act (WIOA). Funding from WIOA is utilized by the “U.S. Department of Labor, in coordination with federal partners the U.S. Departments of Education and Health and Human Services.” Locally, this funding and technical assistance can be accessed through RMCEP, DEED, and MN Department of Education. This funding can also be used to assist individuals with transportation, childcare, tools, and proper attire needed to adequately participate in the workforce curriculum. Northwest Indian Community Development Center (NWICDC) has recently utilized similar funds to pay for solar panel technicians, carpenters, OSHA 10 and OSHA 30 trainings, and for women to go through law enforcement training. **Dan Wenner, Regional Planner of RMCEP, has consistently iterated his excitement and commitment to this project. He also made it clear that, prior to students entering the housing construction workforce, proper planning would need to occur to assure that everyone’s needs are assessed one to two weeks prior to course start so the proper resources and technical assistance can be acquired for them to be successful.**

Sweet Grass has been involved with approximately five Native-workforce and Native-curriculum related initiatives that were funded by the Administration for Native Americans (ANA) through the U.S. Department of Health and Human Services. Though there is plenty of curriculum currently available, if in the future there is a need for Ojibwe-specific housing construction workforce curriculum, ANA would be a good first connection.

Leech Lake Financial Services continues to provide financial, entrepreneurial, and homeownership related one-on-ones and workshops. Their clientele will increase as part of a vertically integrated housing construction workforce program. **Oweesta** provides grants and funding for technical assistance, and they could be a resource for LLFS as they enhance their capacity. **If Executive Director Rob Aitken’s financial course, currently taught at LLTC, is integrated into the program, a competitive Pathways to Prosperity grant proposal should be submitted by LLFS, LLTC, and with help from RMCEP.**

Trainings and activities hosted in the learning laboratory and education workshop, along with curriculum, should be paid for by the previously mentioned funding options as well, funneled through LLDC, LLBO, LLTC, or other organizations suited to utilize the space.

ADMINISTRATIVE CAPACITY

Northwest Area Foundation provides millions of dollars to Native Nations in an eight-state region. Program managers from NAAF have been supportive of this process. They often provide funding aimed to enhance governance and administrative processes. This would be useful for LLDD, LLDC, LLTC, and LLFS as all entities will need to enhance administrative capacity for a sustained housing construction ecosystem. The ANA provides funding for administrative capacity building as well. The

LLDD has already received funding from the Blandin Foundation for administrative aspects. Blandin should be an integral partner in the workforce process.

APPRENTICESHIPS

Funding for apprenticeships and internships can be accessed through the Minnesota Department of Labor and Industry (MN DoLI). Their Apprenticeship Minnesota program has various opportunities, one of which provides “On-The-Job Training Grants. The funding is part of the Minnesota Registered Apprenticeship Expansion (MNRAE) grant efforts.”⁴⁶ Again RMCEP and DEED are available to assist with apprenticeship and internship opportunities. Specific local and regional construction companies mentioned paying for internships and apprenticeships as well.

PARTNERS AND IMPACT

The partners listed here and mentioned in the prior funding plan are expected to create the following opportunities, outcomes, and impacts. The partners list is not comprehensive. It includes the partners that have been engaged during the planning and feasibility processes.

WORKFORCE INFORMATION

PARTNERS

- LLTC
- LLDD
- LLDC
- LLFS
- RMCEP
- LLBO Divisions
- LLHA
- Blandin
- Local and Regional Const. Companies

NEAR TERM CAREER OPPORTUNITIES

- NCCER Certified Trainers
- NCCER Certified Construction Workers
- Panel Manufacturing Technicians
- Panel Manufacturing Supervisors
- CDL Driver
- LLDC Construction Company
- Local Small Companies
- Local, Regional, National Large Companies
- LLHA
- 1099 Subcontractor/Small Business

IMPACT: WORKFORCE ENHANCED FOR CONSTRUCTION JOBS AND CAREERS

- Increase Construction Skills
- Increase Financial Skills
- Increase Business Skills
- Construction Career and Job Readiness
- Small Construction Business Ownership
- Perpetuate 7 Grandfather Teachings and Anishnaabe Lifeways
- Social and Emotional Skill Development and Well-Being

⁴⁶ Minnesota Department of Labor and Industry. (2021). On-The-Job Grants Available. Automated Email. Received 3/23/21.

DRAFT EVALUATION PLAN

The following should be used as a draft guide for evaluation and impact measurement related to workforce.



RECOMMENDATIONS: WORKFORCE READINESS FOR CONSTRUCTION CAREERS

- 1) Ensure that the LLTC environment, learning laboratory and education workshop, curriculum, and other workforce components are imbued with Anishinaabe values.
- 2) To the best extent possible, utilize a cohort model. This will not always be possible given the various entry points and pathways.
- 3) To meet the needs of multiple generations, education levels, life situations and the overall needs of community members, maintain various entry points and pathways.
- 4) Provide LLTC with the capacity and resources they need to continue NCCER curriculum momentum.
- 5) Continue speaking with Band divisions (i.e. Human Services) to ensure pathways into the workforce program remain open.
- 6) Maintain relationships with local construction companies for internships, apprenticeships, jobs, and careers.
- 7) Collaboratively submit a Pathways to Prosperity funding to integrate Rob Aitken's LLTC financial course into the housing construction workforce program. The funding may be useful for other workforce ideas as well.
- 8) Mandate LLFS services such as protection from predatory lending, credit building, individual development accounts, and family budgeting to ensure system-level connections occur from workforce to homeownership.
- 9) Provide LLFS with the capacity and resources needed to expand the depth (i.e. increased IDA match) and breadth (i.e. specific construction related entrepreneur TA) of their services.
- 10) Utilize Anishinaabe specific and local approaches for branding and retention, keeping in mind that the "Workforce bores people around here."
- 11) RMCEP has been intently engaged throughout the feasibility process and before. Utilize them for workforce-related funding and technical assistance including barrier mitigation related to transportation, childcare, tools, and education needs.
- 12) Maintain relationships with Oweesta, NWAF, ANA, Blandin, and others for on-going technical assistance, curriculum support, and more.

HOUSING CONSTRUCTION AND AVAILABILITY



Our communities and families face an ongoing housing crisis. To document this need and explore solutions for addressing it, LLDD commissioned multiple housing and economic studies during 2017-2020. These included studies conducted with the Oweesta, Wilder Foundation, Travois, Inc., LLFS, and others. The results of these studies, mentioned more in depth earlier on, clearly documented the need for more quality housing and showed that demand far outstrips supply. The studies also documented a huge homeless population in our communities and a need for 2000-4000 houses over the next 20 years. These studies also asserted the Band needs more capacity to address housing needs and opportunities. The LLHA alone works tirelessly yet as mentioned has a waitlist of 462 individuals. We know housing is not the end-all-be-all to thriving families and communities. **Social emotional development, financial skill building, and a strong construction workforce is essential to developing safe and healthy homes. An Ojibwe housing ecosystem incorporating each of these elements will contribute to increased health and well-being for our people. This section emphasizes the plans and partners for housing built by our people, for our families.**

LEECH LAKE DEVELOPMENT CORPORATION

The governance structure of this project will determine the outcome. There's got to be independence from the tribal council. The tribal council can't be overseeing and managing this and so whatever that governance structure is, it needs to have the right people with the right skills and they have to be empowered to carry that stuff out. And then the decisions that are made have to be consistent. If the two goals are that you want to increase housing opportunities and you want to take advantage of some of the economic opportunities, all those decisions have to be able to support those outcomes.

Nationally Renowned Ojibwe Leader

The LLDC is a for-profit, limited liability corporation holding company, 100% owned by LLBO and housed under the LLDD. Its focus is economic development for the Band. The LLDC is directed by a seven-member board including the Chairman and Secretary Treasurer on the current LLBO Council. There are many benefits of LLDC, but one of the primary benefits is exemplar governance and management detached, though respective of, day-to-day political actions and year-to-year tribal governmental changes. This was reiterated by Ojibwe leaders, non-Indian leaders in Native organizations, and other Indigenous leaders.

The structure of LLDC is a similar approach other Native Nations have used to create culturally responsive and applicable economic development despite dire circumstances. A few of the organizations that were used as case studies for LLDC are:

- **Ho-Chunk Inc., Winnebago Tribe of Nebraska**
- **Mille Lacs Corporate Ventures, Mille Lacs Band of Ojibwe**
- **Mno-Bmadsen, Pokagon Band of Potawatomi Indians**
- **Rosebud Economic Development Corporation, Rosebud Sioux Tribe**
- **Alaska Village Corporations**

Annual profits from LLDC enterprises will be used for sustainability of the panel manufacturing training facility. The panel manufacturing training facility, Leech Lake construction company, possibly a land acquisition company, and a property management company will be nestled under the LLDC umbrella. Land acquisition may be an action of LLDC staff and there may not be an actual land acquisition entity.

PANEL MANUFACTURING TRAINING FACILITY

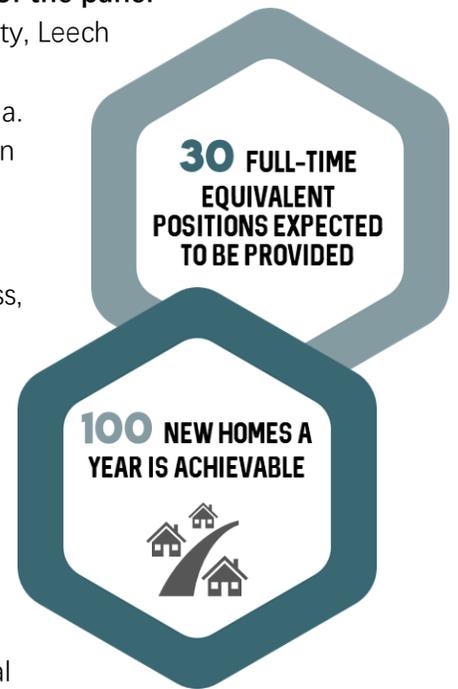
The panel manufacturing training facility will be a tribally owned business, likely an LLC, operated by experienced management. It is expected that the facility will employ 30 FTE and manufacture panels for 100 homes per year by the fifth year in operation. For a full list of initial management and employment needs and costs see Appendix F. The panel manufacturing facility owner we interviewed has agreed to assist LLDC as an informal advisor and feels that a goal of 100 homes a year is achievable.

The facility will provide consistent, safe, full-time training and employment for low- to medium-skilled workers, interns, and for several specialized employees such as supervisors, forklift operators, and a delivery driver. The focus will be standard 2x walls assembled in an in-door factory style setting. Walls will be constructed on site, then transported to specific home sites to be erected.

Research has shown that efficient panel manufacturing can save 15%-20% compared to standard stick-built construction.

Though the focus will be standard home walls to be used for LLBO homes, the facility will competitively bid other types of jobs, such as commercial development, throughout the region. Doug Hanson, White Earth Band of Ojibwe and owner of HAWK Construction, was the labor subcontractor for the Cedar Lakes Casino which used panels for the build. Mr. Hanson originally bid to frame the casino. The LLBO went with a panel manufacturer instead, but paid HAWK Construction to erect them. Mr. Hanson indicated, “[panelization] is viable, based on some fairly recent experiences that we’ve had.” Two other construction company owners, two men who hold administrative positions for housing development entities, a seasoned administrator for workforce in the region, and a successful panel manufacturing facility owner in the area, among others, agreed with Mr. Hanson’s assertion of panel manufacturing viability. Additionally, Tim Flathers, Executive Director of Headwaters Regional Development Commission out of Bemidji, MN, substantiated Mr. Hanson’s connections with panel manufacturing to the commercial realm saying, “We run a revolving loan fund. One of the projects we invested in was a hotel in Bemidji that was built with panels. Those kinds of developments create an additional market opportunity and the quality of the structures I have been in have been outstanding.”

The panel manufacturing training facility will be planned in a way that allows for optimal flexibility and future expansion, such as developing roof and floor trusses. Additionally, the learning laboratory and education workshop space will be used to learn additional trades such as solar,



weatherization, concrete, HVAC, plumbing, and other experiences as community needs change. The ability to incorporate alternative energy sources is necessary to meet the needs of Band members and LLTC students interested in elements such as solar and creating sustainable futures that adhere to traditional values.

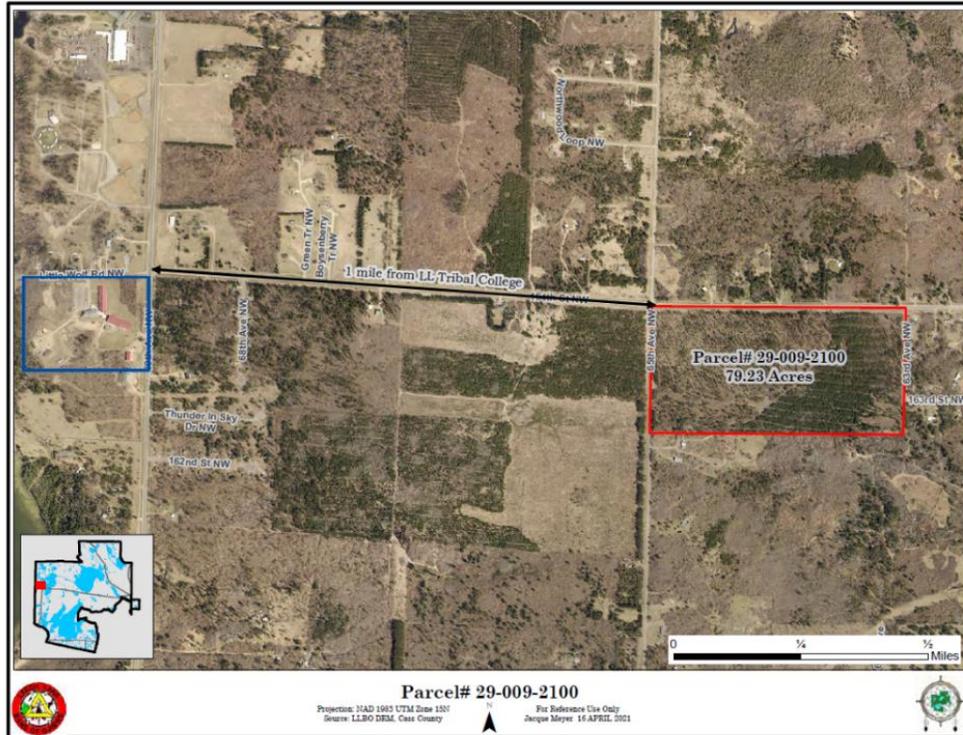
LEARNING LABORATORY AND EDUCATION WORKSHOP

The learning laboratory and education workshop will be used for many opportunities including hands-on, paid education, and community use space. Certifications such as NCCER Solar Photovoltaic Systems, NCCER Weatherization, NCCER Manufactured Technology, and OSHA 10 will be obtained there. The space can be used by LLTC instructors for classes and for LLTC NCCER certified instructors to train and certify other instructors. The space will be used for panel manufacturing technicians to continue their construction education, enhance capacity in areas such as CDL certifications, and used for general safety meetings. Leech Lake Financial Services will be able to provide credit building, bankability, predatory awareness, and financial management trainings at the facility to assure technicians have the information and support they need to one day become homeowners. There will be innovative technologies for online learning, as well as basic tools for beginning level plumbing, electrical, plumbing, drywall, and carpentry. This area can also be used for convening and visiting during work breaks, prior to and after the workday, and for community members during special events. Elders will be able to use the space to discuss safe and healthy homes, what it means to serve the community, and other valuable real-time lessons based on Ojibwe values and stories. There are opportunities for interns and students to be paid for their training participation through RMCEP and DEED sponsored programs. Employees of the facility would have their professional development education at the learning laboratory paid for as regular workday hours.

The learning laboratory and education workshop will be open anytime the panel manufacturing training facility is in operation to allow for people to take breaks, eat lunch, and visit. Actual training hours will be contingent on community or cohort needs at the time. Some trainings will occur during working hours, while others may be on weekends or evenings. Snacks and meals (depending on the times of trainings) should be provided to encourage participation, attentiveness, and overall good health.

THE SITE

For this study, five different parcels of land were assessed for feasibility, four of which—due to size and inability for expansion, high cost, and then approximation to cultural sites and water tower planning—were deemed not feasible. It should be noted that one site on Highway 2 initially seemed feasible, yet it is a promising parcel for future economic growth and should not be used as an industrial site. Of the five sites tested, one parcel is feasible for a panel manufacturing training facility. The LLBO owns the parcel, held in fee status, within the Leech Lake Reservation boundaries. The land was purchased for \$111,286.40. **The parcel selected is approximately 79.23 acres.** The legal description is as follows: N1/2 OF NW (FTG) SEC 9-145-31. The parcel, located in Cass County, is classified as rural vacant land, non-homestead with a tax assessment of \$584. A support letter from the Band for the use of this land to assess feasibility can be found in Appendix G. Three-phase electric exists along 65th Ave, the western border of the parcel, and 164th St., the northern border of the parcel.



The site will initially be for housing panel manufacturing (with the possibility for expansion), allowing Band members to build home panels year-round. It is located one mile east of LLTC, making it easily accessible for collaboration, specifically with students during school operating hours. **Its location on a nine-ton road, proximity to LLTC, easy access to Highway 2, size for expansion, and LLBO ownership makes this parcel well suited for panel manufacturing. Unlike some of the parcels that were ruled-out, location and size of this site will allow the absorption of industrial noises and traffic without infringing on the health and well-being of residents.**

PANEL MANUFACTURING

Widseth, a design and consulting firm with offices based throughout Minnesota, was contracted to provide preliminary drawings and design conceptualization. This was necessary to not only



estimate costs to assess feasibility, but to also provide visuals to help spur creative design ideas from Leech Lake community members. Full drawings and estimated costings can be found in Appendix H. **Total project costs are estimated at \$7,220,451.30 for a 300'x150' (45,000 sq.ft.) facility, or \$160.45 per sq.ft.** This price includes all interior panel machinery and equipment, a

learning lab, kitchen, bathroom facilities, and initial lumber to start.

Additional information will be needed for exterior machinery such as a crane and flatbed trucks. The design size was dictated by panel manufacturing experts, Panels Plus, based out of Albert Lea MN. Their design size suggestion was contingent on our needs and plans to construct panels for 100 homes a year. The size includes room for material storage, panel storage, and the ability to expand from panel manufacturing into floor and roof truss manufacturing as well.

A draft list of equipment was created by the help of Panels Plus, Widseth, and Grizzly Truss (a local, family-owned panel manufacturing company based out of Bemidji, MN). For a draft list of equipment see Appendix I.



Though panel manufacturing tables and tools from Panels Plus are more expensive than others, they were deemed most feasible when considering the economic multiplier effect of local and regional dollar spending as well as when considering the lost money and labor when using machinery that is maintained by firms in other states. Mike Hoven, owner of Grizzly Truss, has equipment from Panels Plus and machinery that is developed in and maintained out of Missouri and Texas. Prior to our visit with Mike Hoven during the winter of 2020, he mentioned one machine was down for nearly 80 hours due to the maintenance persons being out of state. The residual costs to Grizzly Truss were more than 80 hours of machinery shutdown.

When speaking with Mr. Hoven he was helpful and excited about our plan to manufacture panels, even though most could consider him a competitor. He emphasized that he has more work than he could handle and he could easily expand (and has by purchasing truss equipment) regardless of Leech Lake's plans. He was also appreciative of the idea of the holistic, vertically integrated program. Mike has committed to partnering with us as a floor and roof truss provider. Due to the expense of software (such as Alpine or MiTEK), he has also agreed to assist us in material design. Grizzly Truss does not currently fabricate panels for 100 homes a year, but Mike assured us he could with a few modifications to his facility. With "no end in sight" to the amount of work he has, Mike believed that a panel manufacturing training facility would be a solid investment for the Band.

TECHNOLOGY COMPARISON

The table below summarizes the decision-making process for selecting standard panelized technology over conventional framing, specialized wood frame technologies, or newer technologies. Currently, lumber prices have more than doubled and in some places quintupled. However, the Leech Lake Band of Ojibwe have access to Chippewa National Forest, soon-to-be reacquired acreage, and relationships with First Nations' lumber from across the Canadian border.

In other words, the Ojibwe are forest people and local resources—the forest—offer a sustainable home building material. New technologies are promising, but specialized engineering for material creation and for design/build create cost prohibitions as well as a constriction of local job need. Panel manufacturing uses local materials and

NOTE

The forest should be used when and only when a locally stewarded, sustainable system is agreed upon. Currently, local and even national sources have determined the way the local Chippewa National Forest is being harvested is unsustainable. Having the forest being used solely for local and regional homes as well as ensuring traditional and medicinal resources can thrive must be central to forest stewardship.

local knowledge, provides room for expansion into new technologies as profitability and community skills increase, and keeps the majority of dollars circulating in Leech Lake communities.

TYPE	AFFORDABILITY	SKILL LEVEL REQUIRED	PROS	CONS
Stick Built	affordable	low	<ul style="list-style-type: none"> • successful in the region • contractor familiarity • time efficient • local supply chain • easy home modifications 	<ul style="list-style-type: none"> • fire hazard • lumber prices • worker exposure to seasonal elements • inconsistent home-to-work travel
Manufacture Panel	affordable	low	<ul style="list-style-type: none"> • successful in the region • time efficient • minimizes seasonal/weather exposure consistent employment • consistent home-to-work travel • local supply chain • facility modifications for future expansion • Panel Plus, panel manufacturing component developers located in MN 	<ul style="list-style-type: none"> • fire hazard • lumber prices • requires facility management. • requires transportation and supply chain consistency. • factory fatigue • machinery maintenance
Universal Utility Core	affordable	low	<ul style="list-style-type: none"> • main utilities in place upon delivery • decreased specialized contractors (electric, HVAC, plumbing) • energy efficient 	<ul style="list-style-type: none"> • fire hazard • lumber prices • specialized engineering • decreased local labor need and local \$ circulation due to lack of need for specialized contractors • specialized designs centered around utilities
House^3 Technologies	mid-range	low	<ul style="list-style-type: none"> • Supports decentralized panel manufacturers • Innovative wood technology approaches • Rapidly deployable • Univ. MN. Duluth connections 	<ul style="list-style-type: none"> • fire hazard • proprietary • decreased need for local jobs • specialized engineering • increased maintenance cost due to German and Swiss machine preferences
SIP (Structural Insulated Panel)	mid-range	medium	<ul style="list-style-type: none"> • energy efficient at the baseline • airtight • minimal waste 	<ul style="list-style-type: none"> • fire hazard • lumber prices • specialized engineering • issues with glue in panels not maintaining integrity • styrofoam and other related products • Prone to moisture damage
3D Printing	affordable home/cost prohibitive technology	high	<ul style="list-style-type: none"> • fire retardant • cost not contingent on lumber prices • very minimal waste • cost efficient home 	<ul style="list-style-type: none"> • highly specialized finishing • increased mechanization/decreased need for jobs • need for concrete • proprietary, cost prohibitive technology

LLDC CONSTRUCTION COMPANY

A limited liability construction company, 100% owned by the Band and operated under the LLDC umbrella, will be created to erect the panels for homes and to bid on other projects—panelized or not. This company, like the panel manufacturing training facility, will provide internships and full-time employment opportunities for NCCER-certified Band members. The company will also be able to bid on low-income, single-family, and multi-family home contracts and remodeling contracts for LLHA. The opportunities can easily expand into the region, in areas such as Bemidji and into other forms of affordable housing such as tiny homes, supportive housing, and transitional housing.

The company will begin initially by hiring an experienced contractor to supervise the company. The labor force will be comprised of LLBO NCCER-certified residents and LLDC will provide the backend and accounting technical assistance that is often overlooked when starting construction companies. We examined several Native-ran construction companies that failed (albeit temporarily) and others that have been successful. **Accounting, budgeting, taxes, bidding, and contract acquisitions comprised the reasons for shutdown. Hiring an experienced contractor to supervise and LLDC taking care of the finances initially will mitigate these barriers.** Similar to the panel manufacturing training facility, LLDC will work with TERO to ensure proper placement of employees.

LAND ACQUISITION AND DEVELOPMENT

A land acquisition company could be a separately operated non-profit 501c3 and/or LLC, or its purpose could be embedded into the work accomplished by LLDC staff. The purpose of this land acquisition effort would be to buy land for affordable housing and development that supports culturally responsive, Ojibwe specific housing, including community facilities. Acquiring land would include securing grants and subsidies to purchase fee land and prepare it for housing development. Land acquisition will occur in all districts to further enhance LLBO sovereignty and build individual and community assets by expanding the current land base, of which only 4% is owned by the Band. Acquired land will be used to build panelized homes with mortgages for homeowner ready individuals and families who have worked with LLFS. Whether land acquisition becomes an actual company under the LLDC umbrella or just part of LLDC staff job expectations, the LLDC-owned construction company and LLDC staff would work closely with land development.

FEE AND TRUST LAND LENDING

Both fee land and trust land should be developed. With only 4% of the land base within Leech Lake Reservation boundaries, the Band should continue acquiring trust land to build their sovereign land base. Home development and even home lending can occur on trust land. As mentioned further in the Homeownership section, the HUD 184 program was created, in part, for the purpose of lending on trust land. Fee land should be sought after as well to enhance opportunities for business development and to further support the LLDC as a taxable economic business entity of the LLBO. Fee land is viewed as an appreciable asset and, thus, assists in building individual and family wealth as well. However, fee land agreements should be made to assure the Band and Band members have the ability to purchase homes and lands that are being sold. If this

does not happen carefully, the Band's land resources will become further eroded by non-Band members.

Being flexible and keeping options for both fee and trust are important. Band sovereignty and self-determination for future generations should be at the forefront of decision making. Eroding the land base either now or in the future is not advisable.

LEECH LAKE TRIBAL HOUSING AUTHORITY

Since its inception in the 1960s, Leech Lake Tribal Housing Authority is the only entity to consistently address housing on LLBO land. Due to their charter and position with HUD (similar to most housing authorities), LLHA focuses on low-income housing and, therefore, are required to fill a need based on predetermined income levels. They oversee 573 units throughout our three districts. While conducting this study, there were approximately 462 people on the waitlist for a rental. The housing authority does their due diligence to keep homes safe and sanitary. Yet, they cannot possibly keep up with demand.



The panel manufacturing training facility and construction company will complement LLHA's approach by providing safe and healthy homes in several ways. By filling the need for developing middle income housing, members who have been renting for "too long" from LLHA will be able to purchase their own home for the first time. This will allow a rental to be made available for a family in need. The construction company will also be able to bid on LLHA home builds and remodels, allowing local dollars to circulate as opposed to leave LLBO communities.

A construction workforce, panel manufacturing training facility, and Leech Lake construction company will partner well with LLHA and vice versa by allowing for new opportunities for workers and families.

MATERIAL SUPPLY CHAIN MODEL

If sustainable forestry stewardship can occur, utilizing trees from the Chippewa National Forest, at no cost for Ojibwe homes, is a necessary step toward sustainable homeownership and a small step toward equitable reparations. The Band is nearing an agreement that will award them with 11,000 acres of #Landback. This land would also be beneficial because locally sourced lumber will enhance local dollar circulation and increase local jobs and, thus, we hope, reduce outmigration. Though the timber is free, logging and transportation is not. Currently there are no Leech Lake Ojibwe loggers. But we anticipate being able to fill a need in these areas as home development increases in our communities. This would be handled by our Department of Resource Management.



The second most plausible material acquisition (and first most depending on Chippewa National Forest related treaty honoring, availability, and time frame) would be through **international trade, international meaning First Nations to the Leech Lake Band of Ojibwe Nation**. Kevin Hart, Manitoba Regional Chief of the Assembly of First Nations in Canada, is assisting us in intertribal endeavors. He is identifying First Nations owned companies in Canada that can supply windows, doors, and other housing components at wholesale prices. Connections are also being made with NorSask Forest Products, LP, owned by the Meadow Lake Tribal Council, a conglomerate of five Cree First Nations and four Dene First Nations of northwest Saskatchewan. It is the largest First Nations-owned sawmill in Canada. Other local panel manufacturing facilities in the region receive materials from NorSask. **Accompanying the pluses of inter-tribal trade is leverage of the US dollar—currently just over 20% stronger than the Canadian dollar.**



There is speculation that the Treaty of Amity, Commerce, and Navigation of 1794, commonly known as the Jay Treaty, should be further researched before proceeding in this direction. One leader in national Native American economic development and governance stated:

“The Jay Treaty has been around forever so that legal basis is there. If you were to build a business model around that you’re going to be able to take advantage of that in a significant way.”

According to the treaty, Indigenous government to government transactions, such as those of First Nation governments and Native American governments, can occur duty free. However, scholars and politicians posit that the portions of the treaty that upheld inter-tribal duty-freedoms were annulled in 1812. **More legal research should be done regarding the Jay Treaty and other possible inter-tribal opportunities.**

Timber will be milled into dimensional lumber (namely 2x6, 2x8, and 2x10) by Cass Forest Products (CFP), located within Leech Lake Band of Ojibwe present boundaries, Cass Lake, MN. Several visits with General Manager Andrew Mascia and David Goetz, along with their continual discussions with Randy Finn solidifies their commitment to providing lumber for LLDC for panel manufacturing and other construction needs. They plane, kiln dry, and stamp the lumber. Prices have not been solidified at CFP, but we have been assured that they would work with us for pricing comparable to, and quality that surpasses large chain suppliers.

More research is being conducted to see if local or First Nations’ forests can be sustainably harvested for fabricated wood products by Norbord (recently acquired by West Fraser), just west of Bemidji, MN. West Fraser does not trade timber for fabricated products, however the money paid by Norbord for local timber can be used to purchase bulk OSB (oriented strand board) for wall, flooring, and roofing sheathing and LVL (laminated veneer lumber) for weight bearing beams.

Although using local and/or Indigenous companies is ideal, it is possible that if timber is not available directly from federal, Ojibwe, or First Nations land, we can utilize standard building supply companies instead.

SUPPLY BARRIERS

COVID-19 exposure, side-effects of people staying at home and engaging in DIY projects, beetle kill, and what some folks consider to be low profit margins in the lumber industry over the last decade have created exacerbated lumber costs. Some lumber is 150%-300% more expensive than costs seen prior to the pandemic in 2019 and early 2020. Oscillated strand board (OSB), for example, is typically \$15. Currently, the price is \$42. Home costs have increased, on average, \$25,000-\$30,000. Appliance acquisition has been difficult as well. One key opinion leader indicated that appliances they ordered in December 2020 were not expected to arrive until March of 2021. A local lumber supply company receives four truckloads of OSB in a “normal” year. In 2021, they have been told they will only be able to access 2 semi-truck loads. These price increases funnel into lending related barriers—cost to build, in some instances, are less than appraisal value. These barriers further indicate the importance of First Nation and Native American commerce as well as the use of the national forest and LLBO owned forest resources.

EXISTING AND LOCAL CONTRACTOR OPPORTUNITIES

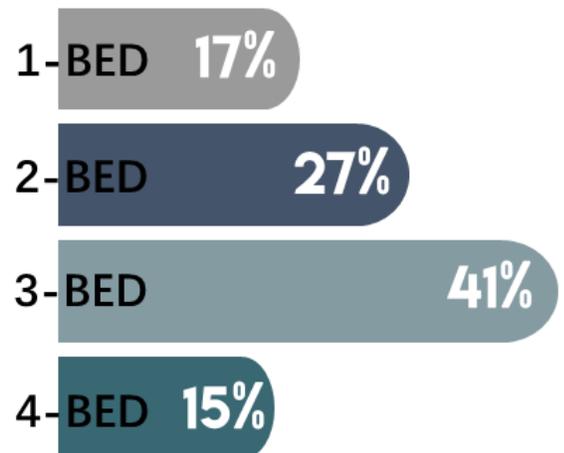
Many of the contractors mentioned in the Workforce section as partners for apprenticeships and internships are available for home building efforts and to complement the soon to be created Leech Lake construction company. As mentioned too, LLFS will assist current “moon lighters” and “shade tree operators” become legitimate businesses. The entrepreneurs will have opportunities, as well, with home building expansion and housing diversification in the region. **These entrepreneurs, along with their legitimate businesses will provide new opportunities for freshly certified construction workers.** See the list of construction partners in Appendix E.

HOMES AND HOMESITES IN OUR COMMUNITIES AND REGION

POTENTIAL HOMES

According to the 2019 housing study by Oweesta, Band members preferred to live in single-family homes, followed by apartments, and then duplexes. Our community members need three-bedroom followed by two-bedroom, one-bedroom, then four-bedroom.⁴⁷ Based on the 2019 data, we will initially plan to develop one-, two- and three-bedroom designs to be produced by the panelized manufacturing facility. Currently, LLDC has eight architecturally stamped plans that are ready for use. Other plans should be considered based on family needs and wants. However, having the eight plans along with two prototypes (funded by MHFA) slated to be built by standard on-site construction will provide financial savings for families who enjoy those home styles. The panel manufacturing training facility will be able to build walls for other home types, yet costs will rise with changing patterns and templates.

HOUSING NEEDED NOW



⁴⁷ Oweesta. (2019). Housing Assessment Prepared for The Leech Lake Band of Ojibwe. October. 2019. Pg. 6.

In accordance with Oweesta’s suggestions and insights from our community members, we will “promote culturally relevant building designs.” In recent years, culturally relevant building designs have been used to “reflect and celebrate traditional culture, [. . .] create a beautiful design and to educate families about the Tribe’s heritage.” “Even in multi-family buildings” throughout Indian Country, “strong design and planning can preserve traditional heritage and rural culture as desired through practices such as the creation of spaces for large family gatherings and preservation of low-unit densities.”⁴⁸

POTENTIAL MATERIAL COSTS FOR 2 MODELS

In late 2020 a local panel manufacturer priced the frame construction costs for a 1 bed, 1.5 bath, 907 sq.ft. home at \$31,579.52 or \$34.82 per sq.ft. At this rate, a 2 bed, 2 bath, at approximately 1,227 sq.ft. would run \$42,724.14 and a 3 bed 2 at approximately 1,680 sq.ft. would cost \$58,497.60. These prices are for panel manufacturing and building the shell, not including labor costs. It is nearly impossible to estimate material costs currently, but for the time being, if lumber were purchased at a standard lumber supply company, these prices would increase by 150%-300%.

HOME TYPES

These are needs that can be fulfilled by the panel manufacturing training facility:

- Low-income
- Middle-Income
- Multi-family/apartments
- Rent-to-own
- Workforce development/student housing
- Temporary and permanent supportive housing
 - At least 25 more needed, with case managers
- Other regional contracts and building solutions
 - Tiny homes
 - Panel sales and panel construction in the region

CAPACITY

Prior studies have documented the need for LLBO capacity to address housing. Following through with this in 2019, LLDD formed the Housing Initiative to enhance the efforts of LLHA and expand the Band’s capacity to create more housing opportunity for Band members. This essentially doubled the Band’s internal capacity efforts for acquiring more land and infrastructure. This led to increasing the Band’s external capacity by establishing strategic alliances with outside housing agencies and expanding the type of housing beyond just low-income housing. These efforts are being coordinated between LLDD and LLHA, so there is no duplication of efforts and no competition for the same funding sources. Leech Lake Development Division efforts enhance the effort of the LLHA and expands new housing opportunities to include market rate and workforce housing.

Leech Lake Development Division has secured funding to developing a homeless shelter, acquired tax forfeited land to develop housing on, securing federal (BIA) and state (MHFA) funding to retain a housing expert to increase the Band’s internal capacity even more, and established an MOU with

⁴⁸ Ibid, pg. 19.

MHP to expand access to more funding and strategic planning. In 2020 the LLDC was activated to serve as the vehicle for channeling federal, state, and private funding to the Band for housing development. The LLDD has received funding from several regional philanthropic organizations to solidify its governance structure of LLDC.

Currently, a Leech Lake construction company is being planned. Initially, the construction company will act as a general contractor, sub-contracting most work until we are certain that we can lead and manage all components of the company. Along with the Economic Development Administration (EDA) approving \$200,000 for the feasibility study represented in this report, a grant from the MHFA was awarded to build two single-family model homes to showcase affordable housing designs and financing options. These two homes will be used as prototypes for panel manufacturing. The tribal college has already started NCCER certification to enhance individuals' knowledge and credibility to participate in safe, sustainable, Ojibwe-led housing development.

FUNDING PLAN

Upon completion and acceptance of this report, an Environmental Narrative, Preliminary Engineering Report, and Phase II Design/Build application should be submitted to EDA. If accepted, EDA will fund the entire design/build of the project.

Thus far MHFA has been an influential funder for housing and planning, while MHP has provided administrative and technical assistance as we enhance our housing development capabilities.

The LLBO council will need to allocate funding for various segments of the panel manufacturing training facility, to start, including salaries, wages, and expendable resources.

The LLDD should continue welcoming the presence of regional organizations such as Blandin who has provided administrative and organizational funding.

Federal entities such as the USDA, RD, and IHS should be utilized for land and infrastructure development.

Allocations from LLBO and LLDC, along with profitability from LLDC, should be utilized continually to enhance the housing construction workforce ecosystem whether through training expansion, business expansion, land acquisition, down payment assistance, or completing community-based projects that enhance health and well-being in our communities.

Cheryl Hills, Executive Director of R5DC has a wealth of technical assistance and funding connections. Her presence should be welcomed, continually, in funding planning processes.

PARTNERS AND IMPACT

The partners listed here and mentioned in the prior funding plan are expected to create the following opportunities, outcomes, and impacts. The partners list is not comprehensive. It includes the partners that have been engaged during the planning and feasibility processes.

HOUSING INFORMATION

PARTNERS

- EDA
- First Nations Lumber and Material Suppliers
- Cass Forest Products & Other Lumber Suppliers
- LLDC
- LLHA
- LLBO
- Local & Regional Construction Companies
- MHFA
- MHP
- HRDC
- R5DC
- Grizzly Truss

IMPACT: INCREASED HOUSING

- Diverse Housing Ecosystem
- Decreased Homelessness
- Decreased Overcrowding
- Community Wealth Building
- Outmigration Reduction/ Placemaking

COMMUNITY WEALTH BUILDING

- Support for Local Economy
- Fee Land Acquisition
- Trust Land Acquisition
- LLBO Nation Building
- LLBO Contractor Opportunities

DIVERSE HOUSING ECOSYSTEM

- Affordable Housing
- Environmentally Friendly Housing
- Moderate Income Housing
- Low Income Housing
- Permanent Supportive Housing
- Single and Multi-family Units
- Workforce Housing
- Community Center(s)
- Tiny Homes
- Regional Housing

DRAFT EVALUATION PLAN

The following should be used as a draft guide for evaluation and impact measurement related to housing.



RECOMMENDATIONS: HOUSING DEVELOPMENT AND AVAILABILITY

- 1) Set up the LLDC similar to other quasi-political, tribal economic development arms to ensure proper and consistent governance of the panel manufacturing training facility, home construction, and other development ventures.
- 2) Start small and work up to 100 homes a year.
- 3) Utilize the prospective land site, parcel 29-009-2100. It is well suited for expansion beyond panel manufacturing to build the Leech Lake housing industry. It is also adequate to include other ventures as well, such as food sovereignty.
- 4) Prepare for the development of fee and trust land.
- 5) Continue creating opportunities between LLDD, LLDC, and LLHA. This will diversify the housing ecosystem and the overall economy.
- 6) Utilize national forest, Ojibwe owned forests, and First Nations' timber when possible. Work is needed to further build these relationships.
- 7) Maintain communication with Cass Forest Products for dimensional lumber.
- 8) Partner with Mike Hoven of Grizzly Truss as an advisor.
- 9) Further research supply cost once the preferred supply relationships are solidified and material costs stabilize.
- 10) Focus first on three-bedroom and two-bedroom homes.
- 11) Utilize existing home designs as a base, but "promote culturally relevant building designs" to further prioritize belonging, place-making, health, and well-being.
- 12) Conduct Environmental Narrative, Preliminary Engineering Report, and Phase II Design/Build application for EDA.
- 13) Maintain relationships with MHFA and MHP.
- 14) Consider opportunities through the USDA RD, HIS, and other federally funded entities.
- 15) Maintain relationship with R5DC and other regional development commissions.

HOMEOWNERSHIP



Our values and our ways of being have always gently asserted mutual respect and love. Today, we see this when visitors are welcomed into our homes; they are treated with respect. Parents and grandparents often care for extended family members and others who are in need. These overt sacrifices are living remnants of our Ojibwe people that traversed forests and established villages. We always made sure others were cared for. Today, housing inequity exists across the globe, from Minneapolis to Mumbai. The inequities are often most noticed when viewing people who can afford one humble and worthy home for their family, and others who accumulate enough housing stock to support generations of family wealth.

We, like many of our ally Native Nations, are creating a housing ecosystem that will build individual and family wealth for generations to come, all while building community wealth for the Band. A primary tenant of wealth building in the U.S. is homeownership. Our people deserve this opportunity. **For the last nine years, LLFS has worked with Band members to combat predatory lending, enhance financial and budgetary knowledge, and work with families so they realize they are deserving and capable of homeownership. As an integral component of the housing construction workforce, LLFS is enhancing their commitment to work with community members who are entering the workforce, those who are close but may need to build some credit or pay off some bills, all the way up to people who are completely ready to own their home.**

LEECH LAKE FINANCIAL SERVICES

Leech Lake Financial Services is one of three Native CDFIs in Minnesota and the only one within Leech Lake reservation boundaries. Over the last nine years they have tirelessly provided services and loan products that “are centered on strengthening, healing, and building community.”⁴⁹ Since their beginning in 2012, they have provided over 1,818 loans totaling \$3,482,867.26 and taught 759 participants through educational programs and services. Of those numbers, 155 community members have attended their How to Buy a Home with HUD 184 workshop, where bankers that offer HUD 184 lending are brought to Cedar Lakes Casino to teach community members about the HUD 184 program. The HUD 184 program was originally created for mortgage lending on trust land.

During 2021, LLFS worked to expand their Individual Development Account (IDA) program, become a certified HUD Counseling Agency, and make another round of Auto Loans in the Auto Loan pilot project moving it closer to a full-time offering. These expansions further strengthen a housing construction workforce program because of its holistic approach to supporting the health of families and communities.

In the workforce section, we outlined specific LLFS services—BNC: Financial Skills for Families, Credit Building on the Rez, How to Buy a Car that is Right for You, and Individual Development

⁴⁹ Leech Lake Financial Services. (2021). What We Offer. Accessed 5/31/21 from: <https://www.llfinancial.org/>

Accounts. All these services allow community members to take steps toward homeownership. This section will focus on LLFS' offerings specific to homeownership.

FINANCIAL COACHING

Most of LLFS' success occurs through their one-on-one interactions with community members—providing technical assistance on a personalized basis. Everyone in our community has different needs and are starting at varying points. It is critical for people to feel comfortable walking into LLFS and working through their concerns. Prior to homeownership, and in addition to services mentioned in the workforce section, LLFS provides one-on-one Financial Coaching certified by Oweesta's Financial Coaching Program. Community members with a credit score of 600 or less have a session “to establish their own financial goals from credit score improvement, to creating a spending plan, or home purchase.”⁵⁰ Since the program's start in May of 2018, 100% of clients have voluntarily returned for a second financial coaching session.⁵¹

HOW TO BUY A HOME WITH HUD 184

Currently, 155 community members have been served by LLFS' How to Buy a Home with HUD 184 workshop. The workshop is facilitated by LLFS and bankers that offer HUD 184 lending are brought in to teach community members about the program.

HUD 184⁵²

- Section 184 Indian Home Loan Guarantee Program
- Est. 1992
- Mortgage product specifically for American Indian and Alaska Native families, Alaska villages, tribes, or tribal designate housing entities
- 2021 \$1 billion available
- Designed for trust land; can be used on fee land
- 1.25%-2.25% down payment, flexible underwriting
- New construction, rehabilitation, purchase existing home, refinance

Each county has an annual loan limit capacity per unit. See the HUD 184 maximum loan limit capacities in Appendix J.

⁵⁰ Ibid.

⁵¹ Ibid.

⁵² U.S. Department of Housing and Urban Development. (2021). Section 184 Indian Home Loan Guarantee Program. Accessed 5/30/21 from: https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184; U.S. Department of Housing and Urban Development. (2021). Section 184 – Maximum loan limit by county. Pg. 15, Accessed 5/30/21 from: <https://www.hud.gov/sites/dfiles/OCHCO/documents/2020-15pihn2.pdf>

HUD COUNSELING

The LLFS executive director and loan officer have provided HUD Counseling to ten clients who are ready to purchase a home. They “serve clients interested in buying a home create and start a home purchase plan under the guidance of HUD Counseling. Soft credit pulls introduce the clients to the preliminary eligibility for mortgages by lenders offering HUD 184 loans and/or conventional mortgages. From there, a roadmap is created to become approved for the purchase and post-purchase needs of the homebuyer.”⁵³ **Currently, LLFS connects aspiring homebuyers with three certified HUD 184 lenders: Woodlands National Bank owned by the Mille Lacs Band of Ojibwe, First Tribal Lending throughout the West and Midwest, and Western Bank in Cass Lake and Bemidji.**



OTHER INNOVATIVE HOME LOAN PROGRAMS AND APPROACHES

Other home loan programs that have proven to work on trust and fee land include Native American Direct Loans (NADL) through the U.S. Department of Veterans Affairs, USDA Rural Development Section 502 Direct Loan Program (USDA 502), and USDA Rural Development Section 504 Single Family Housing Repair Loans and Grants (USDA 504). The NADL program is for veterans on trust land, though examples on reservations in South Dakota have concluded that the NADL process can be slow and laborious. The 502 program is for low and very-low-income borrowers. The 504 home repair program is a loan up to \$20,000 except for borrowers age 62 or older who may not be able to repay a repair loan. In that case it is offered as a grant with a \$7,500 maximum. Further description of these programs can be found in Appendix K.

The possibility of developing member owned housing cooperatives on trust land is an innovative approach mentioned by one key opinion leader. Native Americans are accustomed to innovative approaches. This idea is worthy to consider but would require more in-depth research to assess viability among Leech Lake community members and LLBO policies and procedures.

DOWN PAYMENT ASSISTANCE

Some of the products mentioned above involve minimal to no down payment. However, in most cases a down payment is necessary, especially for middle-income borrowers. In this instance, two programs are readily available for down payment assistance (DPA). The LLFS IDA program can be used as a 2:1 match for down payment and closing cost assistance. **With possible assistance from LLBO to subsidize homeownership efforts, this match could be as great as 7:1 or 10:1. Ho-Chunk, Inc of Nebraska has been able to successfully implement a program using funds from the tribe as a housing subsidy. Their strategy builds both community wealth and family wealth.**

⁵³ Leech Lake Financial Services (N.d.). LLFS Products and Services. Pg. 2.

The other program is the Native American Homeownership Initiative (NAHI) through the Federal Home Loan Bank, Des Moines. The program is for low- to moderate-income households. **Eligible households can receive up to \$15,000 for down payment and closing cost assistance**⁵⁴.

Lenders assist borrowers with the NAHI application process during the home loan process.

LLBO AND LLDC ASSISTANCE FOR DPA AND HOMEOWNERSHIP COST REDUCTION

Currently, a typical three-bed, two-bath 1500 sq.ft. house with garage is about \$240,000 (\$40,000 for land and infrastructure, \$200,000 for house) in Beltrami County. This is not affordable to most of our people. However, innovative approaches exist to make homes affordable.

Several plausible ways to increase DPA and decrease homeownership cost exist through creating subsidies for the Leech Lake homeownership ecosystem. This approach will also bolster LLBO sovereignty while enhancing community and family wealth. **Subsidies can be created (and increased) through set aside profits from panel manufacturing and home construction. Leech Lake Band members could then access the funding for DPA under specific terms, such as an agreement to live in the home for a certain amount of time, remaining consistent with their mortgage payments, and Band members and LLDC receiving first rights of refusal in the case of resell.**

Another DPA option is through LLDC securing land, installing infrastructure, and developing land into lotted subdivisions. **The land, sewer, water, and electric infrastructure would be purchased with grant dollars (from Indian Health Services for example) leveraged by annual LLBO investments to the LLDC. The “build-ready” lots would then be “gifted” to Band members who purchase a panelized home from the Band. A typical two-acre lot with infrastructure is valued at \$40,000.**

A DPA program such as this, built into the larger LLBO housing construction workforce ecosystem would allow homes to be sold to Band members at below market rate due to the approximate 15% savings by using the panel manufacturing training facility and then an additional approximate 20% savings on lumber through First Nations’ transactions. The labor for on-site construction would be paid for by the borrower at just above cost. A minimal amount of profit would be factored in to continually supply the DPA funding for Band members.

An integrated DPA program such as this keeps dollars circulating, in various forms, inextricably connected to LLBO from individuals and families (personal) to the Band (governmental) and to the LLDC (commercial).

⁵⁴ Federal Home Loan Bank of Des Moines. (2021). Native American Homeownership Initiative. Accessed 5/30/21 from: <https://www.fhlbdm.com/products-services/affordable-housing/nahi/>

HOME FINANCING EXAMPLES

MORTGAGE WITHOUT LLBO SUBSIDIES

Band member purchases a home for \$240,000.

- 2% down plus .92% closing fees = about \$7,000
- Finance \$233,000 at 3% interest for 30 years; = \$983/month loan
- Add annual taxes of \$1,000, and annual insurance of \$1,000 = \$166/month
- Total monthly payment w/taxes & insurance = **\$1,149/month payments**

With this example, the down payment and interest would both be less, using the HUD 184 program. This example can occur on fee and trust land.

MORTGAGE WITH LLBO SUBSIDIES

This example uses the same scenario as above but demonstrates how LLBO subsidies can increase homeownership opportunities for low- to middle-income earners, decreases home costs, and enhances family and Band equity.

Band member purchases panelized home (appraised \$200,000), but cost Band member 20% less at \$160,000.

- LLBO-DPA provides 2-acre lot to Band member (valued at \$40,000) at \$0 cost with terms (i.e. -stay current on payments, live in home at least 5 years, buy panelized) less \$40,000 land/infrastructure. \$160,000 purchase price to Band member.
- Band member pays 2.92% down payment/closing fees on \$160,000 = about \$4,700.
- Total loan is \$160,000 less \$4,700 = about \$155,000.
- Finance \$155,000 at 3% interest for 30 years = \$634/month loan payment
- Add annual taxes of \$1,000, and annual insurance of \$1,000 = \$166/month
- Total loan, including taxes and insurance = **\$800/month payment**

In this example, the home is appraised at \$240,000. This gives the buyer an immediate equity value of \$85,000. (\$240,000 appraised value less cost to buyer of \$155,000). Over the 30-year life of loan, the buyer pays \$125,640 less in principal and interest payments as direct result of DPA and purchasing a panelized home from the Band.

This helps create wealth and equity in homeownership for a family with an annual income of \$40,000. It provides an incentive to maintain the home in good repair, as this contributes to its market value. If the home is on fee land, bought and sold by the Band (LLDC), the homeowner can capitalize on the appreciated value (approximately 6%-12% each year depending on inflation and other factors) of the land and the home.

CAPACITY

Administrative and other internal capacity will need to be built for LLBO and LLDC to ensure programs and services, namely a Band-created down payment assistance program, is created and sustained.

Administrators and staff are stretched thin at LLFS, like most Native CDFIs across the nation. As the housing construction workforce, and thus homeownership, increases, there will be a need for one more staff and the possibility to sub-contract other technical assistant providers.

FUNDING PLAN

Existing LLFS programs and services are currently available, yet their annual grant applications to the Native American CDFI Assistance Program (NACA Program) should include the ability to increase their programs, services, and sub-contracting abilities for technical assistance. The IDA program at LLFS currently allows for a 2:1 match for down payment assistance. However, philanthropic connections, as well as LLBO subsidies, should be garnered to increase the match to 7:1 or 10:1.

Native-led organizations, including Ho-Chunk, Inc. in Nebraska and Alaskan Corporations, have created successful, internally operated down payment assistance programs. Many other examples of Tribal governments using profit to subsidize specific programs exist in the Great Lakes and Midwest regions. **It is possible for a homeownership program to exist without LLBO subsidies. Yet, if LLBO and LLDC create a consistent DPA program, it will lead to thriving, systems-level change for Band-member homeownership. Creating a pool of down payment assistance through LLDC profit is important to create real, lasting change in the homeownership ecosystem.**

Federal sources through HUD, USDA, and the VA are expected to provide the majority of mortgage lending dollars.

PARTNERS AND IMPACT

The partners listed here and mentioned in the prior funding plan are expected to create the following opportunities, outcomes, and impacts. The partners list is not comprehensive. It includes the partners that have been engaged during the planning and feasibility processes.

HOMEOWNERSHIP INFORMATION

PARTNERS

- LLBO Citizens and Families
- Construction Workforce Participants
- Regional People and Families
- LLFS
- LLDC
- HUD 184 Certified Lenders
- USDA
- USDVA
- FHLB
- LLBO

TYPES OF LOAN PRODUCTS

- HUD 184 loans
- NADL Direct Loan
- USDA 502 loans (for low and moderate income)
- NAHI (DP and CC Assistance)

IMPACT: INCREASED HOMEOWNERSHIP

- Healthy Homes
- Family Equity
- Building Generational Wealth
- Perpetuate 7 Grandfather Teachings

DRAFT EVALUATION PLAN

The following should be used as a draft guide for evaluation and impact measurement related to homeownership.



RECOMMENDATIONS: HOMEOWNERSHIP

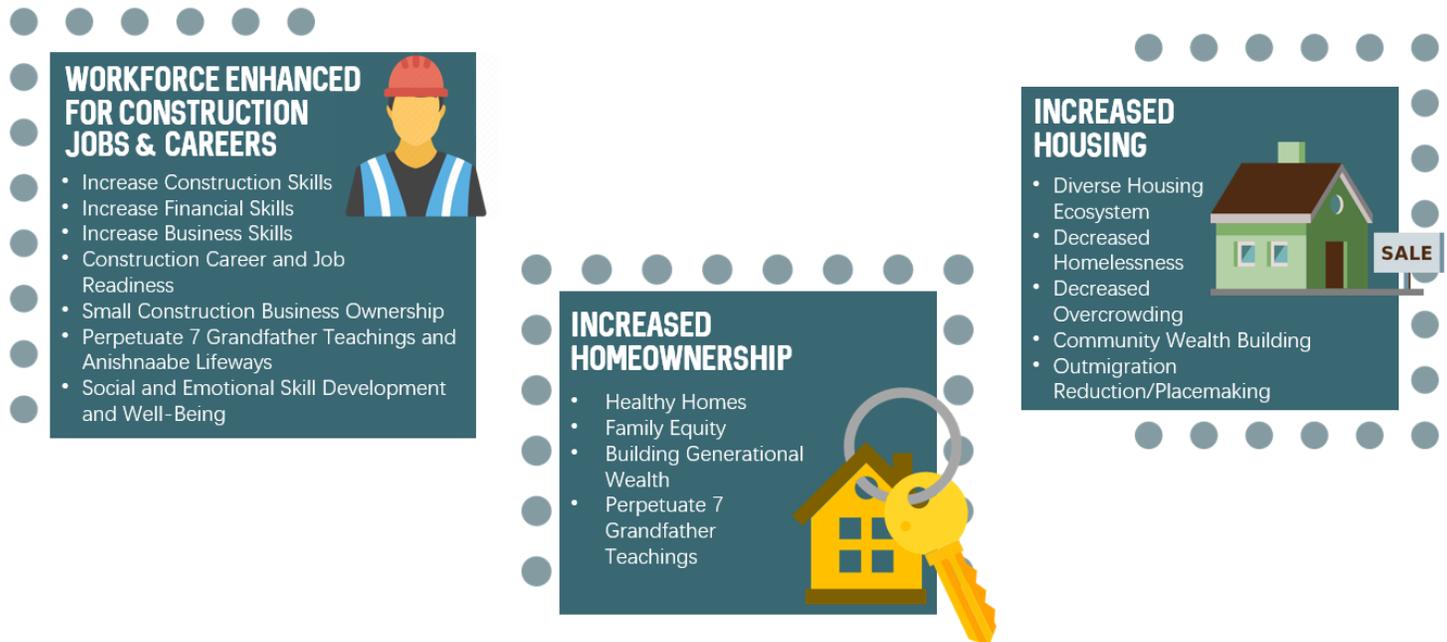
- 1) Support LLFS in their community-based approach to enhancing homeownership.
- 2) Ensure homeownership-related trainings and advice is embedded into the workforce.
- 3) Encourage a diverse array of home lending programs and down payment assistance programs to meet the needs of community members.
- 4) The LLBO Tribal council, LLDD, and LLDC should work together to ensure community members receive proper down payment assistance. It is possible for a homeownership program to exist without LLBO subsidies. Yet, if LLBO and LLDC create a consistent DPA program it will lead to thriving, systems-level change for Band-member homeownership.
- 5) Continue developing agreed upon terms for the purchase, development, and sale of homes on fee land for Band members. Also, outline terms for owner resale.

IMPACT MEASUREMENT AND EVALUATION

The foundations for impact measurement and evaluation have been considered years prior to this feasibility study. The development of a draft impact measurement plan for the feasibility study considers inputs, activities, outputs, outcomes, and expected impacts related to workforce readiness for construction careers, housing development and availability, and increased homeownership: this report was arranged in that way. Inputs, activities, and outputs are strategically embedded within the vertically integrated system [refer to pages: 29, 49; 52, 65; 68, 75].

The summation of outcomes and impacts is as follows:

CONSTRUCTION INDUSTRY WORKFORCE PROGRAM LEECH LAKE BAND OF OJIBWE



Below is a table of tools that are either currently used or should be developed to continually gain feedback and understand outcomes, outputs, and impacts.

TOOLS	CONTINUE	CREATE	UTILIZE
RMCEP	<ul style="list-style-type: none"> • Intake • Career Assessment 		
LLTC	<ul style="list-style-type: none"> • Alumni course survey, with added question(s) • LLTC biannual survey, with added question(s) • NCCER assessments 		
LLDD	<ul style="list-style-type: none"> • Housing Construction Workforce Advisory Board 	<ul style="list-style-type: none"> • Partners Assessment 	
LLDC		<ul style="list-style-type: none"> • Employee/intern records • Employee/intern periodic evaluations • Employee/intern 360 evaluations • Pre and post homeownership assessment • Brief social media questions 	<ul style="list-style-type: none"> • NCCER assessments
LLFS	<ul style="list-style-type: none"> • Community survey • Employer survey • Loan applications • Loan verification process • Training sign-in sheet 	<ul style="list-style-type: none"> • Coaching/one-on-one form 	

It should be noted as these pieces are further developed, the impact measurement and evaluation components should be enhanced as well.

ASSERTION OF FEASIBILITY

An integrated housing construction workforce ecosystem is feasible for the Leech Lake Band of Ojibwe. The elements outlined in this report allow the Band to decrease unemployment, increase affordable housing, decrease overcrowding, and increase individual and Band wealth while addressing the six established Band priorities: social problems, land issues, housing, jobs, education, and capital needs/improvements.⁵⁵ A housing construction workforce program, a housing program, or a homeownership program could exist as singular entities. In fact, those types of entities exist throughout the globe—business as usual. However, without a holistic approach that combines all three of those elements, workforce would not lead to career worthy opportunities for Ojibwe community members, housing would be developed but with minimal participation from and applicability toward Ojibwe communities, and homeownership would occur without significantly increasing opportunities for our families. In order for the integrated housing construction workforce to accomplish its intended outcomes and impacts, all three of these elements are imperative.

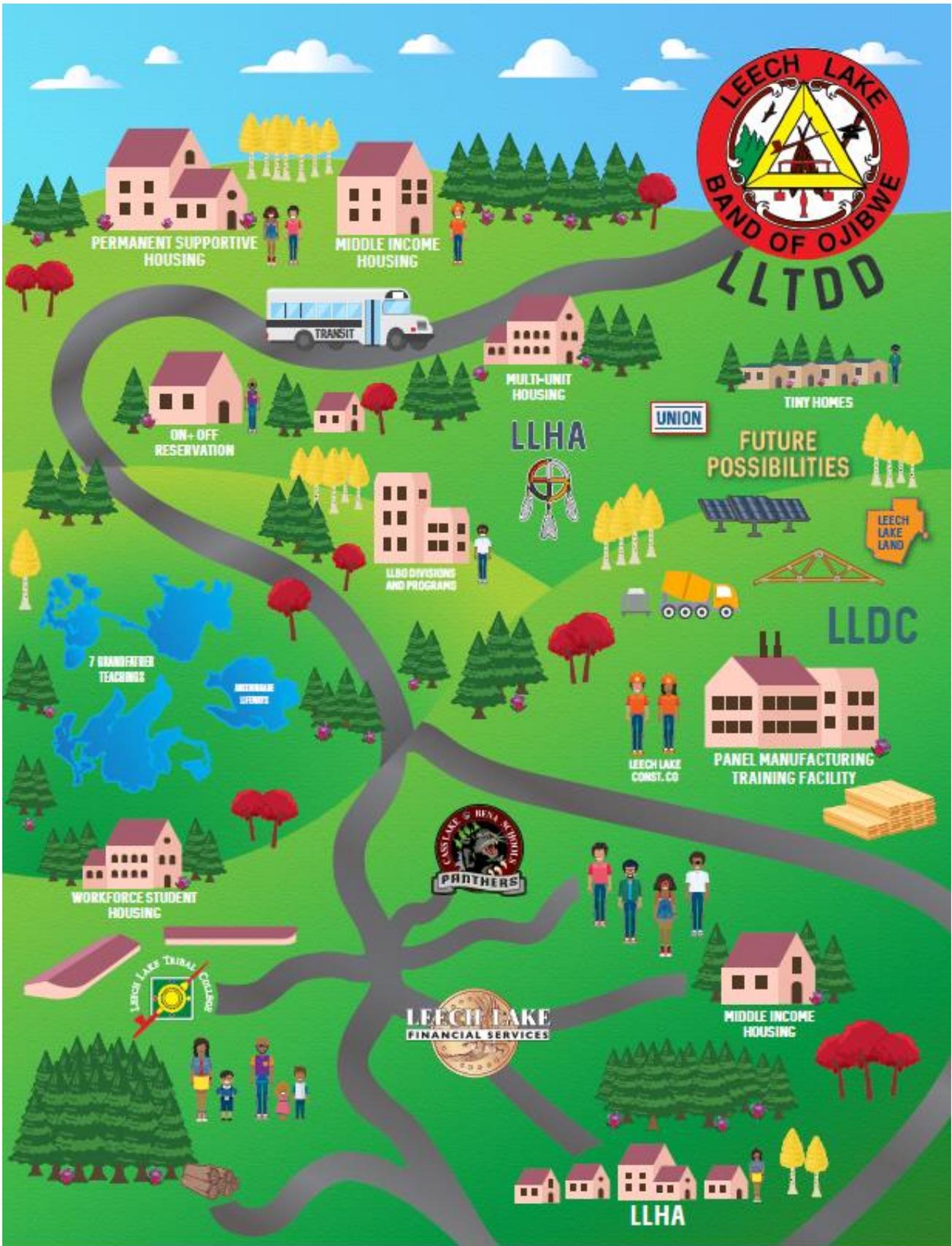
⁵⁵ Leech Lake Reservation Business Committee. (2021). Resolution No. 2019-025. Resolution Adopting Administrative Plan. Pg. 3-4.

FUTURE OPPORTUNITIES



FUTURE CAREER OPPORTUNITIES

- Union
- Floor Truss Technician
- Floor Truss Supervisor
- Ceiling Truss Technician
- Ceiling Truss Supervisor
- Future: Solar, Concrete, HVAC, Electrical, Welding





APPENDICES



LEECH LAKE BAND OF OJIBWE CONSTRUCTION WORKFORCE COMMUNITY SURVEY

The Leech Lake Band of Ojibwe is planning to create an Economic Development Administration (EDA) jobs program on the reservation to increase employment, housing, and home ownership opportunities for Band members and other community members. The goal of this project is to increase affordable housing, create livable wage jobs, reduce unemployment and generational poverty, and build a vibrant tribal economy that keeps money on the reservation rather than exporting it to neighboring communities. More specifically, our plan will involve working with Leech Lake Tribal College (LLTC) to provide construction focused training programs, developing a panelized housing manufacturing facility, and offering a variety of mortgage and financing options for Band members to buy the affordable housing the facility will produce. Therefore, we need your feedback on our plans for the proposed reservation-wide EDA jobs program. Please help us by answering the following questions and providing your feedback by 5:00pm, March 19th.

We will NOT connect your name to your responses. You will remain anonymous. At the end of this survey, you will be asked to provide your name and email address or phone number. This is ONLY so we can place your name into a drawing for a chance to win \$100. By completing this survey, you will be entered into a drawing for \$100. There will be 5 drawings. We only need your contact info so we can contact you if you are a lucky winner.

DATE (MM/DD/YYYY):

DEMOGRAPHICS

ARE YOU:

- Male
 Female
 I identify as: _____
 Prefer not to answer

WHAT IS YOUR AGE?

WHERE DO YOU LIVE FOR MOST OF THE YEAR (SELECT ONE)?

- | | | |
|-------------------------------------|--------------------------------------|--|
| <input type="checkbox"/> Ball Club | <input type="checkbox"/> Federal Dam | <input type="checkbox"/> Smokey Point |
| <input type="checkbox"/> Bemidji | <input type="checkbox"/> Inger | <input type="checkbox"/> S. Lake |
| <input type="checkbox"/> Bena | <input type="checkbox"/> Kego Lake | <input type="checkbox"/> Sugar Bush |
| <input type="checkbox"/> Boy Lake | <input type="checkbox"/> Mission | <input type="checkbox"/> Sugar Point |
| <input type="checkbox"/> Buck Lake | <input type="checkbox"/> Oak Point | <input type="checkbox"/> Winnie Dam |
| <input type="checkbox"/> Cass Lake | <input type="checkbox"/> Old Agency | <input type="checkbox"/> Other (please explain): _____ |
| <input type="checkbox"/> Cass River | <input type="checkbox"/> Onigum | |
| <input type="checkbox"/> Deer River | <input type="checkbox"/> Pennington | |

ARE YOU (MARK ALL THAT APPLY):

- | | |
|---|--|
| <input type="checkbox"/> Native American/Alaska Native | <input type="checkbox"/> White/Caucasian |
| <input type="checkbox"/> Native Hawaiian | <input type="checkbox"/> Hispanic/Latino(a) |
| <input type="checkbox"/> Black/African American | <input type="checkbox"/> Other (please explain): _____ |
| <input type="checkbox"/> Asian/Asian American or Pacific Islander | |



TRIBAL AFFILIATION:

- | | |
|--------------------------------------|--|
| <input type="checkbox"/> Leech Lake | <input type="checkbox"/> Fond du Lac |
| <input type="checkbox"/> Red Lake | <input type="checkbox"/> Mille Lac |
| <input type="checkbox"/> White Earth | <input type="checkbox"/> No Tribal Affiliation |
| <input type="checkbox"/> Bois Forte | <input type="checkbox"/> Other (please explain): _____ |

I AM (MARK ALL THAT APPLY):

- | | |
|---|---|
| <input type="checkbox"/> A veteran | <input type="checkbox"/> A caretaker for an elder |
| <input type="checkbox"/> A single parent | <input type="checkbox"/> A caretaker for someone with special needs |
| <input type="checkbox"/> Someone with special needs | <input type="checkbox"/> None/not applicable |

ARE YOU CURRENTLY LOOKING FOR EMPLOYMENT?

- Yes
 No
 It depends → What does it depend on? _____

CONSTRUCTION

DO YOU HAVE BACKGROUND/EXPERIENCE IN CONSTRUCTION?

- Yes No

IF YES, PLEASE DESCRIBE:

IF YES, WILL YOU BE WILLING TO PAY AROUND \$25-\$30 IN ORDER TO TAKE A TEST TO RECEIVE CERTIFICATION BY THE NATIONAL CENTER FOR CONSTRUCTION EDUCATION AND RESEARCH (NCCER)? (YOU WOULD NOT HAVE TO TAKE THE 4-5 WEEK COURSE, YOU CAN SIMPLY TAKE THE TEST AND IF YOU PASS, THERE WILL BE AN ADDITIONAL COST FOR RECEIVING A NCCER CERTIFICATION DIPLOMA THAT WOULD BE RECOGNIZED BY UNIONS ACROSS MOST STATES AND QUALIFY YOU FOR UNION WAGES TO START YOUR JOB).

- Yes No

IF YOU PASS THE CERTIFICATION TEST, WOULD YOU BE WILLING TO PAY \$300-\$400 TO RECEIVE THE CONSTRUCTION CERTIFICATE DIPLOMA? THE VALUE OF HAVING CERTIFICATION IS SIMILAR TO A 2-YEAR AA DIPLOMA THAT IS ACCEPTED FOR UNION WAGES IN MOST STATES.

- Yes No

ARE YOU INTERESTED IN A 4-5 WEEK COURSE TO RECEIVE A CONSTRUCTION CERTIFICATE AND RECEIVE EMPLOYMENT IN CONSTRUCTION?

- Yes No

WOULD YOU BE WILLING TO PAY \$300-\$400 FOR A 4-5-WEEK COURSE TO RECEIVE A CONSTRUCTION CERTIFICATE? (THIS COURSE WILL INCLUDE PAYMENT FOR COURSE DEVELOPMENT, INSTRUCTOR TIME, LOCATION, OVERHEAD, AND ADMIN FEES). THE VALUE OF HAVING CERTIFICATION IS SIMILAR TO A 2-YEAR AA DIPLOMA THAT IS ACCEPTED FOR UNION WAGES FROM MOST STATES.

- Yes No

IF THERE WAS AN OPPORTUNITY FOR FULL-TIME CONSTRUCTION JOBS, WOULD YOU BE INTERESTED?

- Yes No



WOULD SOMEONE FROM YOUR FAMILY?

- Yes No

WHAT DO YOU BELIEVE ARE THE MAIN BARRIERS THAT PREVENT LOCAL PEOPLE FROM WORKING FULL-TIME, CONSTRUCTION JOBS ON THE RESERVATION? CHOOSE ONLY 3.

- | | |
|---|--|
| <input type="checkbox"/> There are no local construction jobs | <input type="checkbox"/> Need dependable, affordable childcare |
| <input type="checkbox"/> Need construction training | <input type="checkbox"/> Weather |
| <input type="checkbox"/> Need basic adult skills | <input type="checkbox"/> Low self-esteem |
| <input type="checkbox"/> Need basic job skills | <input type="checkbox"/> Substance abuse |
| <input type="checkbox"/> Need specific job skills | <input type="checkbox"/> Other (please explain): _____ |
| <input type="checkbox"/> Need tools | |
| <input type="checkbox"/> Need transportation | |

RANK YOUR 3 CHOICES FROM ABOVE AS 1, 2, OR 3 (WITH 1 BEING THE MOST IMPORTANT).

- 1.
- 2.
- 3.

THERE WILL BE A STEPPED AND GRADED WAGE SCALE TO BE ADOPTED BY THIS JOBS PROGRAM SIMILAR TO UNION SCALE WAGES. SALARY WILL BE DEPENDENT UPON THE SKILLS OBTAINED BY THE WORKER. AS MORE TRAININGS AND TESTS ARE PASSED (AND THEN CERTIFICATIONS RECEIVED) THERE WILL BE CORRESPONDING SALARY INCREASES. ARE YOU WILLING AND ABLE TO ATTEND LEECH LAKE TRIBAL COLLEGE AND/OR OTHER COMMUNITY SPACES FOR CONSTRUCTION RELATED CLASSES, HANDS-ON TRAININGS, INTERNSHIPS, OR APPRENTICESHIPS?

- Yes No

IF YES, MARK THE ONES THAT YOU ARE MOST INTERESTED IN. ASSUME SOME CLASSES WILL BE ON-LINE.

- 2-Year construction degree (Integrated Residential Builder Program)
- 2-Year construction degree with transfer to Bemidji State University
- 4-5 week construction certificate diplomas
- Construction workshops
- Paid Internship/on-the-job training with a local home builder
- Paid internship/on-the-job training at an indoor housing manufacturing facility
- Pass test and pay fee for certification diploma, in lieu of a 4-5 week course
- Other (please explain): _____

RANK THE TOP 3 FROM ABOVE YOU'RE MOST INTERESTED IN.

- 1.
- 2.
- 3.



HOUSING MANUFACTURING FACILITY

AN INDOOR FACILITY WILL ALLOW HOME PANELS TO BE BUILT YEAR AROUND, EVEN WHEN THE WEATHER IS TOO COLD, OR THE GROUND IS TOO FROZEN TO BUILD HOMES OUTSIDE.

WOULD YOU, OR SOMEONE FROM YOUR FAMILY, TRAVEL TO THE CASS LAKE AREA FOR FULL-TIME, WORK IN A HOUSING MANUFACTURING FACILITY?

Yes → If yes, how would you get to and from work?

Would you require any transportation assistance?

Yes → If yes, please explain:

No

No → If no, why not?

If no, would you apply to work at this facility if childcare were offered?

Yes No

THE HOUSING MANUFACTURING FACILITY AND CONSTRUCTION WORKFORCE EFFORTS WILL BE AVAILABLE TO EVERYONE IN THE AREA.

SHOULD ANISHINAABE VALUES BE INCLUDED IN TRAININGS, EDUCATION, OR THE JOB SITE?

Yes No

IF YES, WHAT FEEDBACK DO YOU HAVE TO INCLUDE ANISHINAABE VALUES AND IDEAS INTO CONSTRUCTION RELATED TRAININGS, EDUCATION, AND JOB SITES?

OTHER OPPORTUNITIES

IMAGINE IN FIVE YEARS THE LEECH LAKE BAND OF OJIBWE HAS A FULLY FUNCTIONAL, FULL-TIME CONSTRUCTION WORKFORCE, BUILDING HOUSES AND CREATING HEALTHY HOMES. IF YOU COULD ONLY CHOOSE 3, WHERE SHOULD LEECH LAKE TRIBAL DEVELOPMENT DIVISION'S NEXT PRIORITIES BE?

- Acquiring more land to build and incorporate into healthy communities
- Alternative Energy (solar, wind)
- Art Development
- Downtown Revitalization
- Food Sovereignty (growing and selling local; fresh foods markets, increased access to health and nutrition)
- Infrastructure development
- Language Revitalization and Immersion (including childcare, pre-k, etc. in Anishinaabemowin)
- Local health care industry development forestry harvest for homes)
- Natural Resource Sustainability (example: sustainable
- Social Enterprise (business start-up and development for local people)
- Tourism Development
- Youth Services focused on 16-24 years
- Other types of workforce

What types? _____

Other (please explain): _____



RANK YOUR 3 CHOICES FROM ABOVE IN ORDER OF IMPORTANCE AS 1, 2, OR 3 (WITH 1 BEING THE MOST IMPORTANT)

1.

2.

3.

IS THERE ANYTHING ELSE YOU WOULD LIKE TO SHARE REGARDING OUR EFFORTS TO DEVELOP AND ENHANCE A RESERVATION-WIDE JOBS PROGRAM THAT CREATES LIVABLE WAGE JOBS AND BUILDS AFFORDABLE HOMES FOR BAND MEMBERS?



AFTER COMPLETING THIS SURVEY, RETURN THE SURVEY TO LEECH LAKE DEVELOPMENT DIVISION. CUT YOUR NAME, EMAIL, AND PHONE NUMBER OFF THE BOTTOM OF THIS SURVEY AND SUBMIT IT SEPARATELY. THIS IS ONLY SO WE CAN PLACE YOUR NAME INTO A DRAWING FOR A CHANCE TO WIN \$100. THERE WILL BE 5 DRAWINGS. WE ONLY NEED YOUR CONTACT INFO SO WE CAN CONTACT YOU IF YOU ARE A LUCKY WINNER.

NAME:

EMAIL:

PHONE NUMBER:

Miigwetch
Thank You!

APPENDIX B: KEY OPINION LEADER INTERVIEW TOOL

Leech Lake Band of Ojibwe Construction Workforce Key Opinion Leader Interview

Date _____

Interviewer Name _____

Participant First Name _____

Participant Last Name _____

The Leech Lake Band of Ojibwe is exploring opportunities to increase employment, housing, and home ownership opportunities for Band members across the reservation. Tribal Development has secured a Planning Grant from the Economic Development Administration (EDA) to develop a feasibility study and implementation plan for a reservation-wide jobs program addressing the need for housing on the reservation. Housing is needed across all communities. This effort will involve working with the LLTC to provide construction focused training programs, developing a panelized housing manufacturing facility, and offering a variety of mortgage and financing options to Band members to buy the affordable housing the facility will produce. Currently, the Leech Lake Development Division is looking to develop a housing manufacturing facility near the Leech Lake Tribal College.

The goal of this project is to increase affordable housing on the reservation, create livable wage jobs, reduce unemployment and generational poverty, and build a vibrant tribal economy; keeping money on the reservation rather than having it go to neighboring communities. We would like to get your feedback on our plans for this proposed reservation-wide EDA jobs program.

Name of Company/Organization: _____

City _____ State _____ Zip Code _____

Email _____ Phone _____

Role and Responsibilities within your company/organization: _____

Tribal Affiliation if applicable: Mississippi Band of Choctaw Indians

Are you:

Male

Female

I identify as: _____

Prefer not to answer

What is your age? _____

Are you (mark all that apply):

Native American/Alaska Native

Black/African American

Asian/Asian American or Pacific Islander

White/Caucasian

Hispanic/Latino(a)

Other (please explain): _____

After hearing about the project what are your initial opinions/reactions?

Do you/have you work(ed) in workforce related development? (yes or no)

Do you/have you work(ed) in housing manufacturing related facilities? (yes or no)

Do you/have you work(ed) in a construction related company/organization? (yes or no)

Do you/have you provide(d) homeowner readiness services? (yes or no)

Do you/have you live(d) in or work(ed) for Leech Lake Band of Ojibwe communities? (yes or no)

Workforce Development:

- What suggestions do you have for implementing a workforce development program in and around Leech Lake Band of Ojibwe communities?
- What suggestions do you have for marketing workforce development services, meaning what are the best ways communities can find out information?
- Can you think of specific legal concerns that need to be addressed/considered when trying to provide local workforce development services?
 - If yes, please provide more information about those concerns:
- What information or overall advice do you have for trying to introduce local workforce and construction development services to rural communities, or specifically for the Leech Lake Band of Ojibwe?
- What is a reasonable amount to charge individuals for a 4-5 week course to obtain a construction certificate?
- What is a reasonable amount to charge an experienced individual for the ability to “test out” of a course and receive a construction certificate?
- The housing manufacturing facility will include a workshop area for training and education.
 - What types of equipment do you think should be included in a training and education room (it is okay to “think outside the box”)?
- If a new hire presents certifications (such as NCCER) to demonstrate their knowledge, does this impact their starting wage and or position?
 - Explain
- Do you all have examples, stories, or data that suggests that students who receive NCCER certification receives a higher starting wage than those that do not? A higher starting position? Is this similar to union wages in the area?
- Do you use any of the workforce readiness services offered from DEED, RMCEP or others?

Housing Manufacturing Facilities:

- Please briefly describe your operation.
- Approximately how many homes does your facility build a year?
 - How does that differ by season?
- Approximately how many full-time employees do you employ year-round?
- Approximately how many part-time employees do you employ year-round?
- Do you feel comfortable disclosing starting wages and supervisor wages?
 - If so, what are they?
- What types of benefits do you offer?
- If a new hire presents certifications (such as NCCER) to demonstrate their knowledge, does this impact their starting wage and or position?
 - Explain
- Does your company have flexibility with floor plans?
- Does your company have a partnership with a real estate agency?
 - If yes, does that agency have experience in working with indigenous communities?
- Does your company have trusted subcontractors that you tend to partner with to erect the homes on site? Y N
 - Explain

- Can you think of anything specific that should be considered when running a housing manufacturing facility in or near rural indigenous communities?
 - If yes, please provide more information about those concerns:

Construction Company/Unions/Etc.

- Please briefly describe your operation.
- Approximately how many homes do you build a year?
 - How does that differ by season?
- Approximately how many full-time employees do you employ, year-round?
- Approximately how many part-time employees do you employ, year-round?
- What do you believe are the main barriers that prevent local people from working full-time, construction jobs?
- Do you feel comfortable disclosing starting wages and supervisor wages?
 - If so, what are they?
- What types of benefits do you offer?
- If a new hire presents certifications (such as NCCER) to demonstrate their knowledge, does this impact their starting wage and or position?
 - Explain
- Does your company build in indigenous community/ have experience in working with indigenous communities?
- Do you have project timelines
- Does your company use local suppliers, or outsourced suppliers?
 - Please explain.
 - If local suppliers, can you provide company names and if possible points of contact?
- Can you think of specific legal concerns that need to be addressed/considered when trying to create a construction company in a rural Minnesota?
 - If yes, please provide more information about those concerns:
- Does your company provide construction training for those interested in the field?
 - If yes, please explain.
 - If not, would your company be interested in creating trainings for individuals?
- Does your company have internships for those pursuing a career in construction related services?
 - Do you use any of the state workforce subsidy programs offered through DEED or RMCEP?
- What overall advice or information do you have for those who are looking to increase the construction services within their local community?
- What overall advice or information do you have for those who are seeking a career in construction related services?

Homeowner Readiness Services:

- Please briefly describe your operation.
- How do you prepare first-time buyers with the information needed to be a homeowner?
- Does your company/organization provide training for first-time homeownership?
 - If yes, what types of trainings?
 - What training techniques has led to the most success?
- Would you consider partnering with Leech Lake Financial Services to enhance homeowner readiness services in Leech Lake Band of Ojibwe communities?

Partnership Potential:

- Are there ways your organization could partner with the Leech Lake Band of Ojibwe on this venture? Yes No
 - If so, how?

Questions about Leech Lake Band of Ojibwe communities:

- Are you aware of any workforce development programs within local communities?
 - If yes, please explain (what are those programs for, and do you think they are effective)?

- Can you provide ideas as to how workforce development could be made better for Leech Lake Band of Ojibwe communities?
- How can workforce development and trainings be used to address concerns in the community (substance abuse, homelessness)
- Do you believe there are Anishinaabe values/actions/ways of believing that are relevant to workforce development in Leech Lake Band of Ojibwe communities? (What land(s) to start potential construction projects, certain knowledge about material sources, information on relevant topics, ideas of respect, work ethic, etc.)
- Is there anything else you would like to share regarding our efforts to develop and enhance the local construction workforce?

Other Questions

- Are Choctaw values included in the courses in anyway?

**Miigwetch
Thank You!**

APPENDIX C: NCCER COST COMPARISONS

PROGRAM/CURRICULUM	CREDITS OR CE HOURS	INSTRUCTIONAL HOURS	DAYS/HR TO COMPLETE	BOOKS, TESTS, TUITION	TITLE IV FUNDING
EXISTING PROGRAMS					
LLTC RESIDENTIAL CARPENTRY DIPLOMA	30 CEH	800	15 wks @ 25 hrs/wk	\$5,350	Yes
A.A.S. INTEGRATED RESIDENTIAL BUILDER PROGRAM	60 CEH	1600	30 wks @ 25 hrs/wk	\$11,200	Yes
NCCER CARPENTRY MODULES					
NCCER Core-Basic Skills Pre. Req.	82.5	82.5	15 days @ 6 hrs/day	\$100	Yes, if embedded in LLTC program*
NCCER Carp. Lvl 1	162.5	162.5	27 days @ 6hrs/day	\$170	
NCCER Carp. Lvl 2	210	210	35 days @ 6 hrs/day	\$170	
NCCER Carp. Lvl 3	155	155	26 days @ 6 hrs/day	\$170	
NCCER Carp. Lvl 4	182.5	182.5	31 days @ 6 hrs/day	\$170	
TOTAL	792.5	792.5		\$780	
*When NCCER is offered, but not as part of an accredited LLTC program, such as for continuing education or professional development for example, the course can be paid through workforce related funding from RMCEP or DEED.					

APPENDIX D: LLFS PRODUCTS AND SERVICES



LLFS PRODUCTS AND SERVICES

LOAN PRODUCTS

CONSUMER LENDING:

Credit Builder Loan Program (CBLP) -Secured **Number Served: 1700 Loans totaling \$2,625,965.73**

CBLP is a consumer loan program available to any employee in the Leech Lake Reservation Community. The loans are secured with the employee's leave/vacation/sick time. Client's payments are payroll deducted to LLFS. These low interest (5%-8%) CBLP loans can vary in duration from 6-18 months in an effort to provide a substantial credit history. Since the onset of this program, CBLP loans have injected more than \$2.6M into the Leech Lake Reservation economy. Loans range from \$500 up to \$7,000, with the average loan at \$1,544.69.

Mino Maaji Loan Fund (M&M) – Unsecured **Number Served: 79 Loans totaling \$68,791.55**

Mino Maaji means “good start” in our native language of Ojibwe. Calling it simply “M&M”, the fund was created for new employees or non-traditional income earners. M&M helps those who just started a new job needing some money to get them on their feet until they start getting regular paychecks. Loans range from \$400-\$1,000 (max).

Auto Loan Program (ALP) – Secured **Number Served: 7 Loans totaling \$93,629.33**

LLFS newest lending program, the ALP is a pilot auto lending program designed for LLFS to create and integrate auto lending into its lending infrastructure. In July and August 2019, low-interest auto loans were successfully written for seven current and former LLFS clients. The vehicles are the secured collateral. Each participant attended the class “How to Buy a Car that is Right for You,” and successfully completed the on-line course “Car Maintenance for Everyone.” The average loan here is \$13,375.

COMMERCIAL LENDING:

USDA Commercial Loan Program **Number Served: 20 Loans totaling \$399,380.65**

Known as the Small Business Loan Program, LLFS makes affordable loans and capital available to Community entrepreneurs. The loan program was transferred to LLFS from the Leech Lake Reservation for administration under the Lending Policies of LLFS. In the course of the transfer, there are currently 4 active loans in the fund and program. Only applicants who complete the Business 101 training program are eligible to apply. Since assuming the loan fund June 2015, five (5) qualified borrowers have completed successful business plans and received funding.

Indian Business Loan Fund (IBLF) **Number Served: 2 Loans totaling \$75,000.00**

The newest loan fund managed by LLFS, the Indian Business Loan Fund is available for businesses owned and/or started by tribal members in the target market. The loan fund resides with the State of Minnesota. LLFS underwrites the loans and provides the State with authorization to issue loan funds for the business. The capital available via the IBLF can carry as low as a 2% interest rate, quite an affordable option available to some of our business clients.

EDUCATIONAL PROGRAMS

PERSONAL FINANCIAL LITERACY, ASSET-BUILDING, AND CREDIT TRAINING:

HUD Counseling **Number Served: 10 active clients**

The LLFS Executive Director and Loan Officer serve as HUD Housing Counselors, each trained and currently preliminarily certified via Oweesta's HUD Counseling Program. Clients interested in buying a home create and start a home purchase plan under the guidance of HUD Counseling. Soft-credit pulls introduce the clients to the preliminary eligibility for mortgages by lenders offering HUD 184 loans and/or conventional mortgages. From there, a road-map is created to become approved for the purchase, the purchase, and post-purchase needs of the homebuyer.

How to Buy a Home with HUD 184 **Numbers served: 155**

Bankers that offer HUD 184 lending are brought to Cedar Lakes Casino to teach community members about the HUD 184 program. A very popular class, participants learn about the credit requirements and specific details on the 184 Program that may or may not work for their needs.

IDA (Individual Development Account – Matched Savings) **Number Served: 10**

The IDA program matches savings for up to \$1,000 for LLFS clients who are savings for the purchase of a home or car. LLFS will match the \$1,000 savings by writing a check of \$2,000 to a vendor for a down payment or closing costs on a home or vehicle. The program works well with HUD Counseling and Financial Coaching clients using spending plans that include regular savings account contributions.

Financial Coaching **Number Served: 42**

All consumer loan applicants with a credit score of 600 or less are required to meet with the LLFS financial coach for an introductory 30 minute session. The meeting is tied to the client's eligibility for any loan with LLFS. The financial coaching sessions are designed for the clients to establish their own financial goals from credit score improvement, to creating a spending plan, or home purchase. Clients have an option to continue with more coaching at the end of session one. Since the program was started in May of 2018, LLFS enjoys 100% return for a second financial coaching session. The LLFS Executive Director and Loan Officer serve as financial coaches, each trained and certified via Oweesta's Financial Coaching Program.

Building Native Communities: Financial Skills for Families **Number served: 156**

BNC is a fourteen hour (14 hours) 2 day training session sanctioned by the Reservation's Human Resources Division (so governmental employees are actually paid while they attend.) Fundamental banking skills, savings, credit, budgeting and face-to face discussions with local bankers are taught with historical, spiritual themes accenting the way ancestral Indians approached life before money. Sessions are held monthly with an average of 8-10 students per session; keeping the environment conducive to conversation and learning.

Credit Building on the Rez **Number Served: 306**

Credit Building is a two-hour session and has become one of the most popular training offered by LLFS. The high-energy session is generally taught 3 times per year. LLFS hosts up to 80 students per session at the Palace and Northern Lights Casinos. Last year LLFS expanded to the Cass Lake-Bena High school offering the class to the juniors and seniors. With the popularity of this program, we now offer it more frequently and bring it out into the communities.

How to Buy a Car that is Right for You

Number Served: 15

Applicants for the Auto Loan Program attend a 3 hour training and must complete the training to be eligible for an auto loan with LLFS. Each student must complete their personal debt-to-income ratio to determine affordability. Individual credit is studied with solutions to problems like collections and past due bills are handled on an individual basis, because any collections or past due accounts render application ineligible for the program. In addition to learning techniques employed by car sales people, students have an hour long session with a licensed, local insurance agent who teaches the various types and insurance requirements/needs for the students. In part 2 of the class, the students must successfully complete the on-line course "Car Maintenance for Everyone."

BUSINESS COACHING AND TECHNICAL ASSISTANCE PROGRAMS:

Introduction to Business

Number Served: 33

The Introduction to business is a seminar scheduled monthly. All business owners or potential business owners attend a basic 3-hour seminar on business ownership. Topics covered include: you as a business owner, marketing, management, legal requirements and finance. This course helps applicants decide whether they are ready to begin a business or whether they need to do more planning to take on a new venture. Soft pull credit scores are pulled at this stage, and if needed, financial coaching is provided.

Individual Steps to Success

Number Served: 25

For individuals completing the Introduction to Business Seminar, a tailor-made "Steps to Success" is created for their specific project with an IBDP (individual business development plan), which includes: Personal Assessment – Skills & Financial, Referrals to other agencies / resources, Training, 1:1 Coaching, Business Plan Development Tasks including Market Research, On-going coaching for accounting, marketing and management.

Technical Assistance

Number Served: 7 with 3 active clients

Any business in the Leech Lake Reservation Community can use LLFS Technical Assistance (TA) for businesses. LLFS provides accounting, market analysis and revenue cash flow/control concepts, individually tailored for any and all business owners that request help. Pre and Post-Loan TA is provided as a required service for all LLFS business/commercial loan borrowers.

LLFS NUMBERS SERVED

Total Loans: 1,818 Totaling \$3,482,867.26

Education Programs: 759 students

See the following page for demographics as reported to Wells Fargo in Mid 2020

LLFS FUTURE PLANS:

In 2021, LLFS is working to expand its IDA program, become a certified HUD Counseling Agency, and makes another round of Auto Loans in the Auto Loans pilot project moving is closer to a full time offering.

If yes, please list the public sector entities below.

- * Sustainable Development Goals Good Health and Well-Being
- * Wells Fargo Contact? Corrie Maki Knudson
corrie.knudson@wellsfargo.com
- * Notification Information Robert H Aitken III
robert.aitken@LLFinancial.org

Additional Documentation

Demographics

* Non-discrimination
No

* Impact 400

* Ethnicity/Race 1% Hispanic or Latino
91% American Indian/Alaskan Native
1% Black or African American
7% White

* Age Group 9% Young Adults (18-24 years)
80% Adults (25-64 yrs)
11% Senior Citizens (65 yrs+)

* Support for Persons with Disabilities (PWD) 3% PWD
97% Non-PWD

* Support for Military Service Members and/or Veterans 15% Service Members/Veterans
85% Non-Military

* Gender 35% of Men Served
65% of Women Served

APPENDIX E: PARTNERS LIST

PARTNERS

This is an extensive, but not comprehensive list. Many of the organizations were contacted during the feasibility study or mentioned by key opinion leaders. The list is not in order of importance, but likely in order of next steps for the development of a panel manufacturing facility and vertically integrated housing construction workforce program.

DESIGN/BUILD	
<ul style="list-style-type: none">• EDA Phase II Application for panel manufacturing facility• USDA Wood Innovations Fund	<p>Projects can include, but are not limited to:</p> <ol style="list-style-type: none">1. Completing requirements, such as engineering designs, cost analyses, and permitting necessary, in the later stages of commercial construction projects that use wood as a primary building material and in the later stages of wood energy project development to secure financing. Early phase project development proposals will not be competitive.2. Developing manufacturing capacity, other necessary wood products infrastructure, and markets for wood products that support forest ecosystem restoration.3. Showcasing quantifiable environmental and economic benefits of using wood as a sustainable building material in an actual commercial building and the projected benefits achieved if replicated across the United States based on commercial construction market trends.4. Establishing statewide wood utilization teams and statewide wood energy teams. Only proposals from States without an existing (or former) team will be considered. Current teams are found on this map.5. Developing a cluster of wood energy projects in a geographic area or specific sector (e.g., prisons, hospitals, universities, manufacturing sector, or industrial sector).6. Overcoming market barriers and stimulating expansion of wood energy in the commercial sector.
<ul style="list-style-type: none">• Xcel Energy Renewable Energy Fund	<p>Jason Edens the founder of Rural Renewable Energy Alliance has worked with R5DC to submit grant proposals</p>

APPENDIX E: PARTNERS LIST

CONTRACTORS [FOR HIRING, TRAININGS, AND APPRENTICESHIPS]	
<p>Agreed to hire Leech Lake certified carpenters.</p> <ul style="list-style-type: none"> • HAWK Construction (Native-owned) • Kraus Anderson; contact is Bob Fitzgerald, largest construction company in northern MN. • RIJO Enterprises • Cass Forest Products • Grizzly Truss <p>Other Partners</p> <ul style="list-style-type: none"> • Anderson Plumbing and Heating • Barrato Bros. • Bobcat of Bemidji • Cass Forest Products • Concrete Inc. • Diana Kuklinski Permaculture Designs • Grizzly Truss • Jim Lucachick Architect • Hunt Utilities Group • Logix insulated concrete forms • Marvin Windows • Meyers Excavation (female Native owned) • RREAL (Rural Renewable Energy Alliance) Backus, MN* • <u>Solar Bear</u> (Native-owned, Red Lake) • <u>8th Fire Solar</u> (Native-owned, White Earth) • Wells Technology: manufacturing facility (Native-owned, Red Lake) 	
PROGRAM DELIVERY	
<ul style="list-style-type: none"> • LLTC (construction training) • LLDC • LLFS (financial responsibility and homeowner readiness) • LLDD • RMCEP & DEED-Dept of Employment and Economic Development (apprenticeships and job placement) • LLBO Division of Resource Management (solar, radon, environmental) • LLBO TERO (tools, trainings) • LLHA (financial, entrepreneur, homebuyer trainings) 	<ul style="list-style-type: none"> • NWICI • Bemidji State University (for extended education) • University of Minnesota Extension (Northwest Regional Sustainable Development Partnerships) • Carpenter's Training Institute (trainers for 1934 Carpenters Union and others) - OSHA 10 & OSHA 30 • MN Job Skills Partnership • Central MN Housing Partnership (First Time Homebuyer trainings) • USDA Rise*
<p><i>*The U.S. Department of Agriculture (USDA) Rural Development is seeking feedback to help launch a new program that will create high-wage jobs in rural communities and strengthen regional economies.</i></p> <p><i>Under the Rural Innovation Stronger Economy (RISE) Program, USDA intends to make grants available to help rural communities and regional stakeholders establish job accelerators and innovation centers to support the rural workforce. The innovation centers created through this program will improve the ability of distressed rural communities to create high-wage jobs and accelerate the formation of new businesses with high growth potential. They will also help rural communities identify and maximize local assets and connect to regional opportunities, networks, and industry clusters.</i></p> <p><i>Rural Development is seeking input from the public on a final rule to establish the RISE Program, which will be published this fall. Written comments on the RISE Program application requirements and project priorities may be submitted online at www.regulations.gov. This new program was authorized by Section 6424 of the Agriculture Improvement Act of 2018 (Farm Bill). Additional information is available on page 44273 of the July 22, 2020, Federal Register.</i></p>	

APPENDIX E: PARTNERS LIST

ADMINISTRATION AND ADMINISTRATIVE CAPACITY	
<ul style="list-style-type: none"> • R5DC • MHP • ANA • NWAF • Oweesta (LLFS) 	<ul style="list-style-type: none"> • McKnight Foundation – especially if any of the housing ties to energy efficiency or education of any sort. • Headwaters Regional Development Commission • Central MN Housing Partnership (Small Cities Block Grants & First Time Homebuyer training)
CURRICULUM	
<ul style="list-style-type: none"> • RMCEP • DoL • MHFA • Legislative-Citizen Commission on Minnesota Resources (LCCMR) • Pathways to Prosperity (with assistance from RMCEP) 	<ul style="list-style-type: none"> • NWAF • ANA • MN Department of Education <p>This is a state fund focused on conservation. It has been used for technical assistance/education, so there could be a fit if conservation is a focus.</p> <p>Very competitive grant, should be available to apply in July/August</p> <ol style="list-style-type: none"> 1. Available earliest from July or August – there is still funding for this. This funding would fit this program very well b/c what it combines is 2. I would say this would lend itself to anyone getting into the program. It requires certain elements of reading and math. Pathways to Prosperity is ... and indigenous population would be very well placed to access this funding. 3. Thus RMCEP would pay for the accredited courses. The P to P grant could do that. RMCEP, could apply for the funding to and work with that. We would pay for the instructors. 4. This could be used for financial literacy, budgeting, etc. There are programs out there that we could help people access, to pay for this.
OVERARCHING	
<ul style="list-style-type: none"> • Blandin Foundation (Tuleah Palmer and Kyle Erickson) • NWAF • Northwest Minnesota Foundation 	<ul style="list-style-type: none"> • Initiative Foundation • Bush Foundation • IRRRB
LAND	
<ul style="list-style-type: none"> • Indian Land Capital Company 	<ul style="list-style-type: none"> • Indian Land Tenure Foundation
HOME LENDING	
<ul style="list-style-type: none"> • MHFA • HUD 184 (Woodlands National Bank; First Tribal Lending; Western Bank) • VA NADL Loans 	<ul style="list-style-type: none"> • USDA 502 • USDA 504 (remodeling for elders) • Greater Minnesota Housing Fund (ex. Gap loans for single-family)
DOWN PAYMENT ASSISTANCE	
<ul style="list-style-type: none"> • LLBO • Native American Housing Initiative (NAHI) 	<ul style="list-style-type: none"> • LLDC <p>NAHI: run through the lenders. So, someone is referred to a lender by LLFS. LLFS>lender>lender (ie. First Tribal Lending) will help applicant apply for DPA during mortgage process>DPA becomes a part of the closing>applicant is awarded up to \$15,000 DPA from NAHI</p>

APPENDIX F: PRO FORMA

POSITION	DESCRIPTION	EXPERIENCE REQUIRED	TOTAL PER YEAR
Line Labor for wall & floor panel production	11 positions ¹ at \$18/hr plus 25% fringe for 40 hours per week for the year. <ul style="list-style-type: none"> • 1 component tables • 2 framing station • 2 squaring station • 1 sheathing station • 1 wall stacking • 1 prebuild corner channels, etc. • 2 indirect forklift materials, etc. • 1 hornet plate marking saw 	Line labor trained on the job in 2–4-week period; entry level positions & high school graduation requirement	\$514,800
Design & Engineering	Operates/manages the MiTek software system/manages housing design system. Salary of \$56,000 per year plus 25% fringe	Bachelor's Degree	\$70,000
Office Manager/Secretarial Support	\$18/hr. plus 25% fringe	Associate degree & on the job experience	\$46,800
Manager	Salary of \$72,000 per year plus 25% fringe	Degree & on the job experience	\$108,000
Instructor	Salary of \$47,000 plus 25% fringe	Certification	\$58,750
Delivery/Crane Operator/Warehouse Manager	Salary of \$56,000 per year plus 25% fringe	On the job experience	\$65,000
Contract Labor	i.e. Grizzly software design, etc.		\$50,000
TOTAL	16 FULL TIME STAFF	SALARIES, WAGES, AND FRINGE	\$913,350
OTHER EXPENSES			
<ul style="list-style-type: none"> • Marketing/Advertising • Transportation • Utilities 	<ul style="list-style-type: none"> • Repairs/maintenance • Insurance • Supplies 	<ul style="list-style-type: none"> • Loans/payments • Service related • Miscellaneous 	

¹ According to estimates from Tim Kaasa at Panels Plus

APPENDIX G: LLBO LANDS MEMO



LEECH LAKE BAND OF OJIBWE DIVISION OF RESOURCE MANAGEMENT 190 Sailstar Drive NW, Cass Lake, MN 56633

April 27, 2021

RE: EDA – Proposal to utilize #29-009-2100

The Leech Lake Band of Ojibwe is planning to create an Economic Development Administration (EDA) jobs program on the reservation to increase employment, housing, and home ownership opportunities for Band members and other community members. The goal of this project is to increase affordable housing, create livable wage jobs, reduce unemployment and generational poverty, and build a vibrant tribal economy that keeps money on the reservation rather than exporting it to neighboring communities. More specifically, our plan will involve working with Leech Lake Tribal College (LLTC) to provide construction focused training programs, developing a panelized housing manufacturing facility, and offering a variety of mortgage and financing options for Band members to buy the affordable housing the facility will produce.

The selected site will initially be for housing panel manufacturing (and the possibility for expansion) allowing Band members to build home panels year around, even during the coldest months.

This letter is to be used as permission from the Leech Lake Band of Ojibwe for the purpose of a feasibility study. The Leech Lake Band owns a property within the Leech Lake Reservation Exterior boundaries. This parcel selected is approximately 79.23 Acres. Legal description is as follows: (If a more in depth legal description is needed we can provide that at a later time)

N1/2 OF NW (FTG) SEC 9-145-31

The Land Department can confirm that no studies such as a phase 1 has been done to date on this property and cannot confirm if it has 3 phase electricity capabilities. This is due to it being former forested timber lands.

This land was purchased in the amount of \$111,286.40 and purchased at a rate of \$1,391.08 per acre due to a pre-approved purchase agreement with the former land owner.

Joseph Fowler
Leech Lake Band of Ojibwe
Land Director

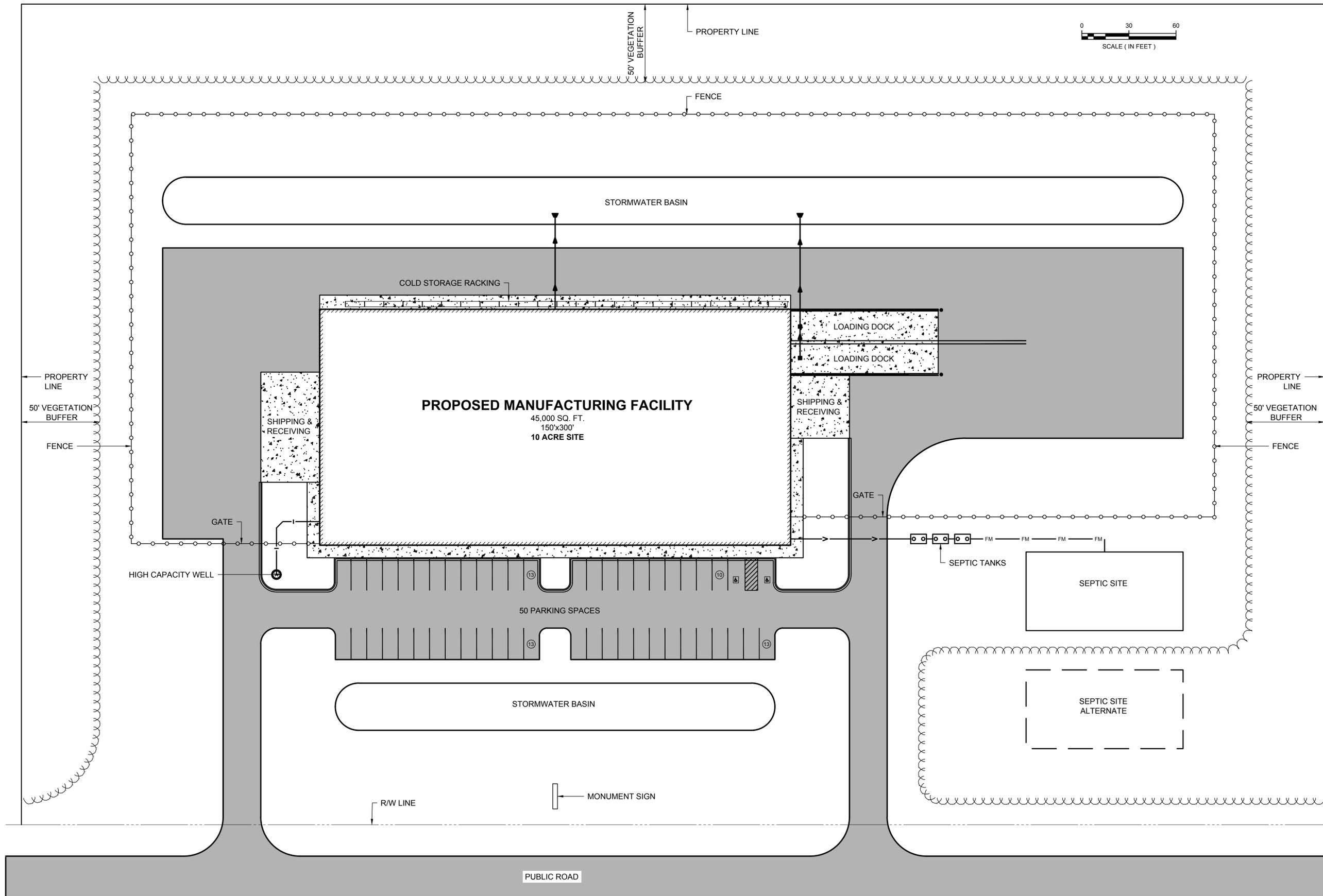
APPENDIX H: WORKFORCE PROJECT DRAWINGS AND ESITMATED COSTS

WORKFORCE PROGRAM - WIDSETH PROJECT #2020-11548

LAST UPDATED 5/7/2021

CONSTRUCTION PROJECT										
DIVISION	CATEGORY	VENDOR DESCRIPTION	QTY	UOM	COST PER UNIT	TOTAL	%	ACTUAL	%	
DIVISION 01	GENERAL REQUIREMENTS	GENERAL REQUIREMENTS (TYPICALLY 11-13% OF CONSTRUCTION PROJECT COSTS)	1	LS	\$750,000	\$750,000				
						SUB-TOTAL	\$750,000.00	12%	0%	
DIVISION 02	SITE CONSTRUCTION	SITE DEVELOPMENT THAT HAS ACCESS TO ELECTRICAL, NATURAL GAS, WATER & SEWER SERVICES.	326,700	SF	\$4.00	\$1,306,800.00				
						SUB-TOTAL	\$1,306,800.00	21%	0%	
DIVISION 03	CONCRETE	FOOTINGS	900	LF	\$60.00	\$54,000.00				
		FOUNDATION WALL	900	LF	\$80.00	\$72,000.00				
		LOADING DOCK RETAINING WALL	120	LF	\$90.00	\$10,800.00				
		INTERIOR SLAB ON GRADE - WAREHOUSE	45,000	SF	\$6.00	\$270,000.00				
						SUB-TOTAL	\$406,800.00	7%	0%	
DIVISION 04	MASONRY	DUMPSTER ENCLOSURE	288	SF	\$25.00	\$7,200.00				
						SUB-TOTAL	\$7,200.00	0%	0%	
DIVISION 05	METALS	PRE-ENGINEERED METAL BUILDING (STRUCTURE, WALLS & ROOF)	45,000	SF	\$35.00	\$1,575,000.00				
		BOLLARDS	6	EA	\$750.00	\$4,500.00				
		DUMPSTER ENCLOSURE GATE	1	EA	\$3,500.00	\$3,500.00				
						SUB-TOTAL	\$4,500.00	0%	0%	
DIVISION 06	WOOD AND PLASTICS									
						SUB-TOTAL	\$0.00	0%	0%	
DIVISION 07	THERMAL AND MOISTURE PROTECTION	VAPOR BARRIER BENEATH CONCRETE SLAB	45,000	SF	\$1.00	\$45,000.00				
		GUTTERS & DOWNSPOUTS	400	LF	\$12.00	\$4,800.00				
						SUB-TOTAL	\$49,800.00	1%	0%	
DIVISION 08	DOORS AND WINDOWS	EXTERIOR H.M. INSULATED DOORS	7	EA	\$1,500.00	\$10,500.00				
		EXTERIOR O.H. DOORS	4	EA	\$8,000.00	\$32,000.00				
		INTERIOR H.M. DOORS W/H.M. FRAMES	12	EA	\$1,100.00	\$13,200.00				
						SUB-TOTAL	\$55,700.00	1%	0%	
DIVISION 09	FINISHES	OFFICE/CLASSROOM AREA	10,000	SF	\$12.00	\$120,000.00				
						SUB-TOTAL	\$120,000.00	2%	0%	
DIVISION 10	SPECIALTIES	RESTROOM ACCESSORIES - GRAB BARS, MIRRORS, SOAP DISPENSORS	2	EA	\$2,500.00	\$5,000.00				
						SUB-TOTAL	\$5,000.00	0%	0%	
DIVISION 11	EQUIPMENT	DOCK LEVELER & ACCESSORIES	2	EA	\$30,000.00	\$60,000.00				
						SUB-TOTAL	\$60,000.00	1%	0%	
DIVISION 12	FURNISHINGS									
						SUB-TOTAL	\$0.00	0%	0%	
DIVISION 13	SPECIAL CONSTRUCTION									
						SUB-TOTAL	\$0.00	0%	0%	
DIVISION 14	CONVEYING SYSTEMS									
						SUB-TOTAL	\$0.00	0%	0%	
DIVISION 21	FIRE SUPPRESSION	AUTOMATIC FIRE SUPPRESSION SYSTEM (\$4.50/S.F. ALLOWANCE)	45,000	SF	\$5.50	\$247,500.00				
						SUB-TOTAL	\$247,500.00	4%	0%	
DIVISION 22-25	MECHANICAL	HVAC - MANUFACTURING ALLOWANCE	35,000	SF	\$25.00	\$875,000.00				
		HVAC - CLASSROOM/OFFICE ALLOWANCE	10,000	SF	\$30.00	\$300,000.00				
		PLUMBING	1	LS	\$55,000.00	\$55,000.00				
						SUB-TOTAL	\$1,230,000.00	20%	0%	
DIVISION 26-28	ELECTRICAL	ELECTRICAL ALLOWANCE - POWER, DATA, FIRE DETECTION	45,000	SF	\$12.00	\$540,000.00				
						SUB-TOTAL	\$540,000.00	7%	0%	
CONSTRUCTION PROJECT						\$5,596,900.00				
						CONTINGENCY %	10%			
						CONTINGENCY \$	\$559,690.00			
						TOTAL	\$6,156,590.00	100%	\$1.00	100%
						S.F.	45,000		45,000	
						COST/S.F.	\$136.81		\$0.00	
OWNER PROVIDED ITEMS	ITEM	DESCRIPTION	QTY	QTY	COST PER UNIT	TOTAL	TOTAL	ACTUAL	TOTAL	
	PERMITS	BUILDING PERMIT	1	LS	\$15,000.00	\$15,000.00	1%			
		MN DOLI PLUMBING PLAN REVIEW	1	LS	\$650.00	\$650.00	0%			
	SOFT COSTS	A/E FIRM	1	LS	\$430,961.30	\$430,961.30	41%			
	SIGNAGE	BUILDING SIGNAGE ALLOWANCE	1	LS	\$5,000.00	\$5,000.00	0%			
	SPECIAL INSPECTIONS	GEO TECH REPORT	1	LS	\$5,000.00	\$5,000.00	0%			
		INSPECTIONS	1	LS	\$12,500.00	\$12,500.00	1%			
	FF&E	CLASSROOM FURNITURE	1	LS	\$30,000.00	\$30,000.00	3%			
		OFFICE FURNITURE	1	LS	\$12,500.00	\$12,500.00	1%			
	EQUIPMENT	LOCKERS	15	EA	\$150.00	\$2,250.00	0%			
PANELS		1	LS	\$275,000.00	\$275,000.00	26%				
TRUSSES		1	LS	\$275,000.00	\$275,000.00	26%				
TOTAL						\$1,063,861.30	100%	\$0.00		
TOTAL PROJECT COST						\$7,220,451.30		\$1.00		





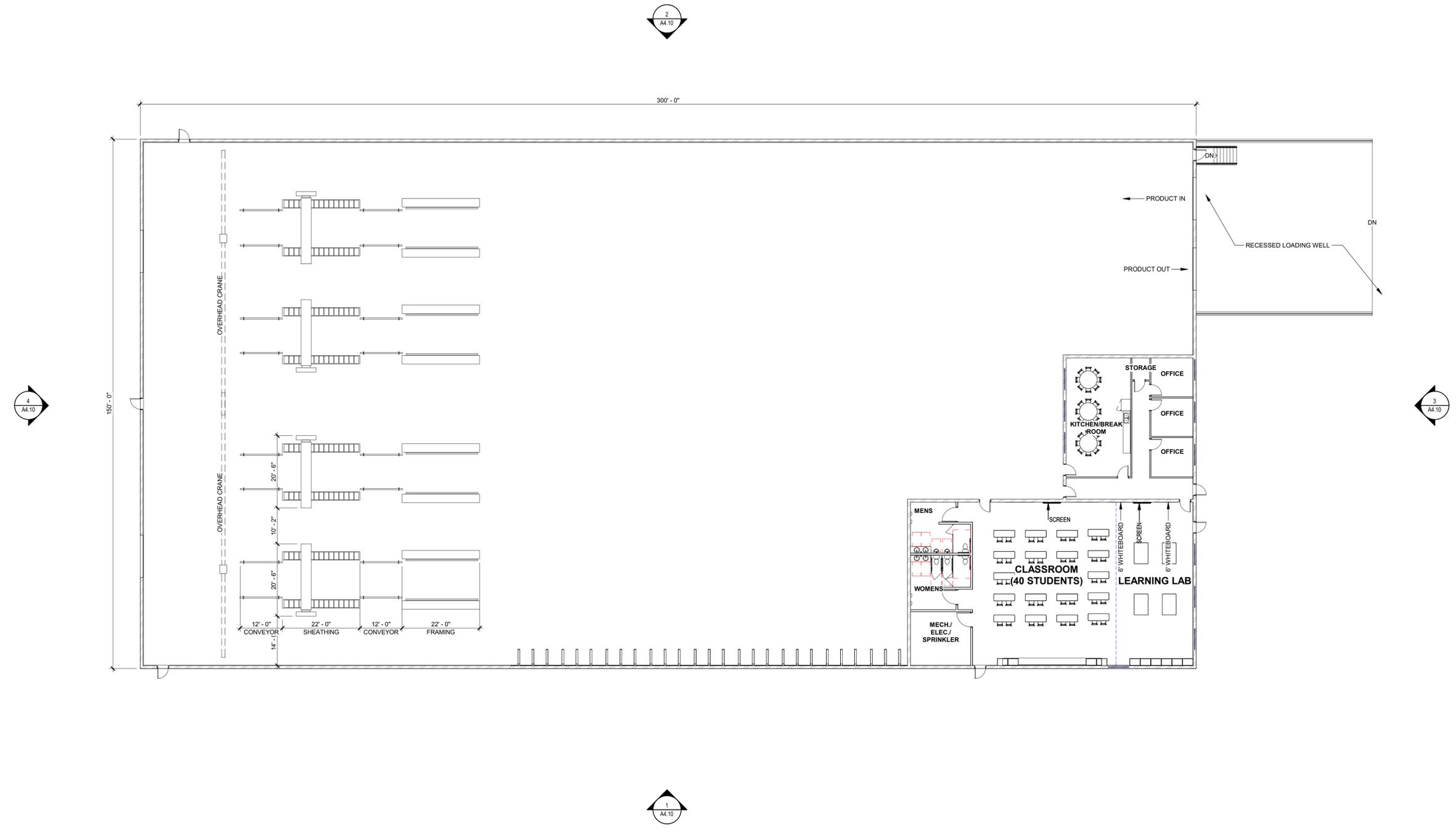
WE HEREBY CERTIFY THAT THIS PLAN, SPECIFICATION, OR REPORT WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A DULY LICENSED ENGINEER UNDER THE LAWS OF THE STATE OF MINNESOTA.
 DATE: ##/##/## L.C. NO. 56606
 TONY FOHL

DATE	REV#	REVISIONS DESCRIPTION

DATE: MAY, 2021
 SCALE: AS SHOWN
 DRAWN BY: TAP
 CHECKED BY: TAP
 JOB NUMBER: 2020-11548

LLBO WORKFORCE STUDY
 SWEET GRASS CONSULTING, LLC
 CASS LAKE, MN
 CONCEPT SITE LAYOUT

1 FIRST LEVEL FLOOR PLAN
1/16" = 1'-0"



NOT FOR CONSTRUCTION

LLBO WORKFORCE PROGRAM
LEECH LAKE BAND OF OJIBWE
CASS LAKE, MINNESOTA
FIRST LEVEL FLOOR PLAN

SHEET NO.
A1.10

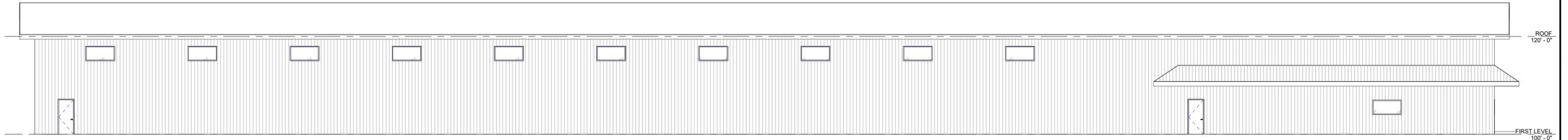
I HEREBY CERTIFY THAT THIS PLAN, SPECIFICATION, OR REPORT WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A LICENSED ARCHITECT UNDER THE LAWS OF THE STATE OF MINNESOTA.

DATE	REV#	REVISIONS DESCRIPTION

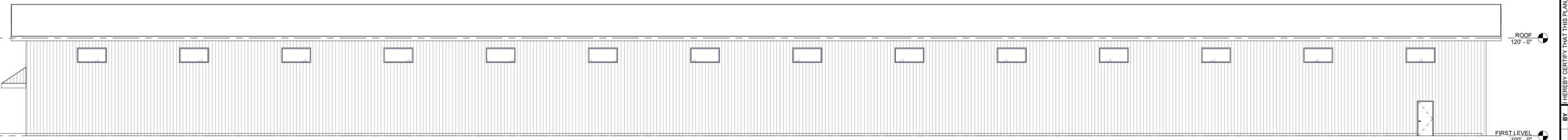
DATE: FEBRUARY, 2 2021
SCALE: AS NOTED
DRAWN BY: AGM
CHECKED BY: N/A
JOB NUMBER: 2020-11548

BY: _____
ARCHITECT

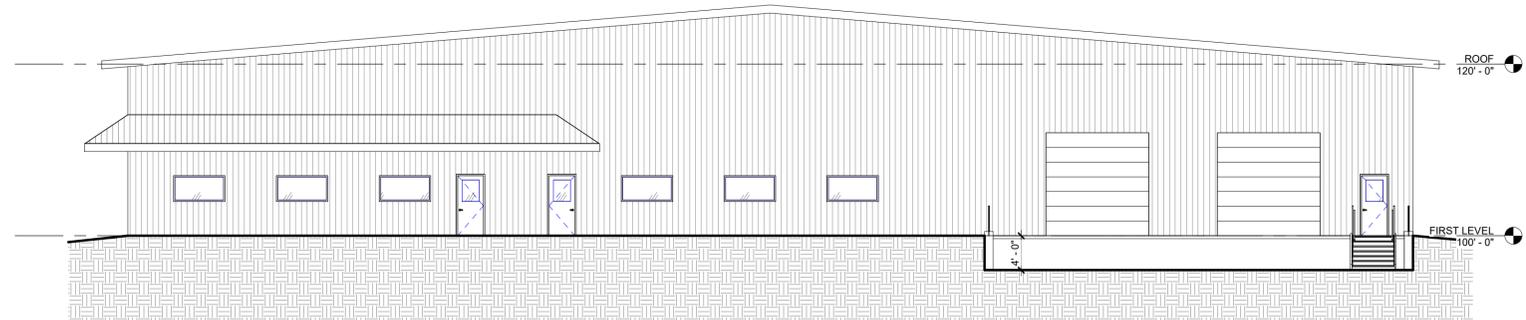
SIGN DATE: _____
LIC#: #####



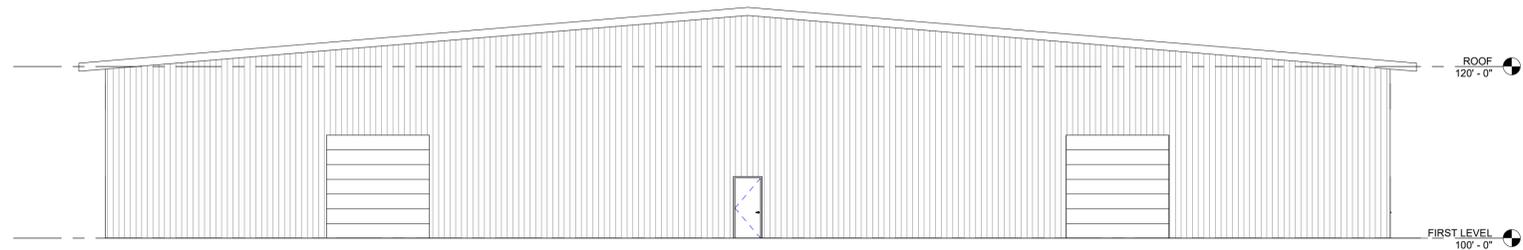
1 FRONT ELEVATION
3/32" = 1'-0"



2 BACK ELEVATION
3/32" = 1'-0"



3 LOADING DOCK ELEVATION
3/32" = 1'-0"



4 SIDE ELEVATION
3/32" = 1'-0"

BY: _____ ARCHITECT
I HEREBY CERTIFY THAT THIS PLAN, SPECIFICATION, OR REPORT WAS PREPARED BY ME OR UNDER MY DIRECT SUPERVISION AND THAT I AM A LICENSED ARCHITECT UNDER THE LAWS OF THE STATE OF MINNESOTA
SIGN DATE: _____ LIC#: #####

DATE	REV#	REVISIONS DESCRIPTION

DATE: <Date>
SCALE: AS NOTED
DRAWN BY: Author
CHECKED BY: Checker
JOB NUMBER: 2020-11548

NOT FOR CONSTRUCTION
LLBO WORKFORCE PROGRAM
LEECH LAKE BAND OF OJIBWE
CASS LAKE, MINNESOTA
BUILDING ELEVATIONS

APPENDIX I: DRAFT LIST OF PANEL MANUFACTURING EQUIPMENT

USE	AMOUNT
Panels plus tools and tech	\$550,000
Schmalz vacuum lifts	\$25,153
AutoCad software and technology	\$50,000
Lumber carts (8)	\$2,400
Screw compressor; 1 80 CFM @ 100psi	\$15,000
Delivery truck (\$40k-budget) & trailers (2)-(\$15k)	\$55,000
Fork lifts (2) @ \$20,000 each	\$40,000
Crane (used)	\$75,000
TOTAL THUS FAR	\$762,553

APPENDIX J: HUD 184 MAXIMUM LOAN LIMIT CAPACITY

MAXIMUM HUD 184 LOAN LIMIT CAPACITY				
	1-Unit	2-Unit	3-Unit	4-Unit
Beltrami	\$331,760	\$424,653	\$514,228	\$636,979
Cass	\$358,350	\$458,688	\$555,443	\$688,032
Hubbard	\$331,760	\$424,653	\$514,228	\$636,979
Itasca	\$331,760	\$424,653	\$514,228	\$636,979

APPENDIX K: OTHER HOME LOAN PROGRAMS

HOME LOAN PROGRAM	DESCRIPTION
NADL ¹	<ul style="list-style-type: none"> • No down payment • No PMI • Limited closing costs • Designed for trust land • Low interest, 30-year fixed mortgage
USDA 502 ²	<ul style="list-style-type: none"> • 2.5% for low-income and very low-income • Interest rate, when modified by payment assistance can be as low as 1% • Up to 38-year payback period for very low income
USDA 504 ³	<ul style="list-style-type: none"> • For homeowners who occupy the home • Repairs and renovations • Max. \$20,000 loan, 20 years, 1% fixed rate • Max. \$7,500 grant, must be repaid if sold within 3 years

¹ U.S. Department of Veterans Affairs (2021). Native American Direct Loan. Accessed 5.30.21 from: <https://www.va.gov/housing-assistance/home-loans/loan-types/native-american-direct-loan/>

² U.S. Department of Agriculture (2021). Single Family Housing Direct Home Loans. Accessed 5.30.21 from: <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

³ U.S. Department of Agriculture (2021). Single Family Housing Repair Loans & Grants. Accessed 5.30.21 from: <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>