

National American Indian Housing Council

**Getting the Housing Development
Process off to the Right Start:
*Needs Assessments and
Community Engagement***

**Developed for
U.S. Department of Housing and Urban Development
Northwest Office of Native American Programs**

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TAB 1

COURSE OVERVIEW

COURSE OVERVIEW

COURSE TITLE: Getting the Development Process off to the Right Start: *Needs Assessments and Community Engagement*

LENGTH OF COURSE: Two and half day course

COURSE DESCRIPTION:

This course focuses on two key elements of successful housing development efforts: the needs assessment and community engagement process. Both the needs assessment and community engagement strategies are cornerstones of the planning phase. A needs assessment will help ensure that the housing project is meeting the real needs of the community, while community engagement strategies are key to ensuring that community members are engaged over the long term, and a Tribally-Designated Housing Entity (TDHE) or a Tribe's Housing Department has prepared, qualified homeowners or tenants once housing units are constructed.

The first day of the course will provide an in-depth look at the needs assessment. We will explore a framework for carrying out a needs assessment, looking at what the needs assessment entails, why it is important, and who can carry it out. Participants will have an opportunity to analyze a sample needs assessment together, highlighting elements that they would want to incorporate into their own assessment efforts, and then start designing an assessment for their community.

Recognizing that the housing development process is often a lengthy one, on the second day of the course, we will look at how to keep community members engaged in the process over an extended period of time. We will examine the value of community buy-in and ownership (and how to achieve it), looking at the charrette model, incorporating educational components, and coordinated programming efforts, such as Individual Development Account (IDA programs) to assist families in staying engaged. We will then outline other important components of the housing development process. We will conclude the course by having participants identify needs assessment and community engagement strategies that make the most sense for their organization, and outline the specific steps to implementing these strategies.

COURSE OBJECTIVE: This course will enable participants to conduct a housing needs assessment using a framework of suggested steps, as well as implement different strategies to promote community engagement.

CORE COMPETENCIES AND LEARNING OBJECTIVES:

Competency 1: Participants will be able to define what a needs assessment is, and explain why it is important.

Learning Objective 1a: Based on a class discussion, participants will develop a common definition of the needs assessment.

Learning Objective 1b: Based on a class discussion, participants will be able to explain the importance of the needs assessment in the planning process.

Learning Objective 1c: Based on a small group activity, participants will be able to outline why practitioners often skip the needs assessment, and develop strategies to address these reasons.

Competency 2: Participants will be able to build on their own experience with needs assessments to develop a listing of key elements of an effective needs assessment.

Learning Objective 2a: Based on a look at their own experience with needs assessments through small group discussions, participants will be able to outline key elements of an effective needs assessment.

Competency 3: Participants will be able to outline the stages of conducting a needs assessment, explain the importance of identifying the purpose of the assessment, and outline different types of information that can be harvested through a needs assessment.

Learning Objective 3a: Based on a presentation, participants will be able to outline the stages of conducting a needs assessment.

Learning Objective 3b: Based on a presentation, participants will be able to explain the importance of identifying the purpose of the assessment as a first step in conducting it.

Learning Objective 3c: Based on a presentation and group discussion, participants will be able to outline different types of information that can be harvested through a needs assessment, and differentiate between the “community profile” and the actual needs assessment.

Competency 4: Participants will be able to outline different data collection tools for a needs assessment, identify potential partners who can conduct the assessment, explain some of the advantages and disadvantages to working with an outside partner rather than managing the effort in-house, and develop selection criteria to use in choosing the entity or person to manage the needs assessment process.

Learning Objective 4a: Based on a peer-sharing activity, participants will be able to outline different data collection tools, as well as the advantages and disadvantages to working with them.

Learning Objective 4b: Based on a group discussion, participants will be able to identify potential outside partners to conduct the needs assessment, as well as outline the advantages and disadvantages to working with an outside partner versus managing the effort in-house.

Learning Objective 4c: Based on a group discussion, participants will be able to develop selection criteria to use in choosing the entity or person to manage the needs assessment process.

Competency 5: Participants will be able to identify effective needs assessment questions.

Learning Objective 5a: Based on an analysis of a sample needs assessment, participants will be able to identify and develop effective needs assessment questions.

Competency 6: Participants will be able to start designing an actual needs assessment.

Learning Objective 6a: Based on a review of the different stages of conducting the needs assessment, participants will be able to begin designing an actual needs assessment.

Competency 7: Participants will be able to map out the housing development process, and explain the importance of implementing strategies to ensure that community members are engaged throughout the process.

Learning Objective 7a: Based on a group exercise, participants will be able to map out the housing development process, recognizing how long the full process can take.

Learning Objective 7b: Based on a group discussion, participants will be able to explain the importance of keeping community members engaged throughout the development process.

Competency 8: Participants will be able to implement different strategies to help ensure that community members are engaged throughout the housing development process.

Learning Objective 8a: Based on individual and small group exercises, participants will be able to reflect on their own experience with community engagement strategies.

Learning Objective 8b: Based on a group discussion, participants will be able to consider implementing three specific community engagement strategies: charrettes, educational programming, and integrated programming.

Competency 9: Participants will be able to analyze one organization's use of community engagement strategies.

Learning Objective 9a: Based on review of a case study, participants will be able to analyze one organization's use of community engagement strategies, and identify strategies that they can envision using in the future.

Competency 10: Participants will be able to develop a workplan outlining their priorities and next steps.

Learning Objective 10a: By the end of the course, participants will be able to develop a workplan outlining the steps they will take to carry out a needs assessment, implement community engagement strategies, or focus on another element of the housing development process.

AGENDA – Day # 1:
An In-Depth Look at the Needs Assessment

Opening Prayer

Welcome, Introductions, Learning Objectives, and Agenda

Laying the Foundation: What is a Needs Assessment?

Break

A Needs Assessment Framework

Lunch

Session Starter

Analyzing a Sample Needs Assessment

Break

Diving in: Designing and Carrying out the Needs Assessment

Wrap-up and Planning for Day #2

AGENDA – Day # 2
Looking at the Long Haul: Keeping the Community Engaged

Reflecting on Day #1

The Housing Development Timeline: How Long can the Process Take?

Break

The Housing Development Timeline: How Long can the Process Take?

Lunch

Session Starter

Looking at Community Engagement Strategies

Break

Case Study: A Model Community Engagement Process

Wrap-up and Planning for Day #3

AGENDA – Day # 3
Design a Plan for Your Needs Assessment

Reflecting on Day 1 and 2

Pulling it Together – Identify a Project

Break

Design and Develop Your Needs Assessment Outline

Wrap Up and Evaluations

Adjourn

Introductions using VisualSpeaks¹

We begin this course by working in small groups to introduce ourselves and share our expectations about the course. Please pick up 3 pictures that represent the following:

- (1) Who you are;
- (2) Your TDHE/Tribal Housing Department; and
- (3) Something that you always wanted to do.

Once you have picked your pictures, please share the following with fellow participants at your table:

- (1) Name
- (2) Organization, position
- (3) Course expectation
- (4) The pictures you chose

Name	Organization, position
Course expectation	Select picture

¹ <http://www.visualsspeak.com/>

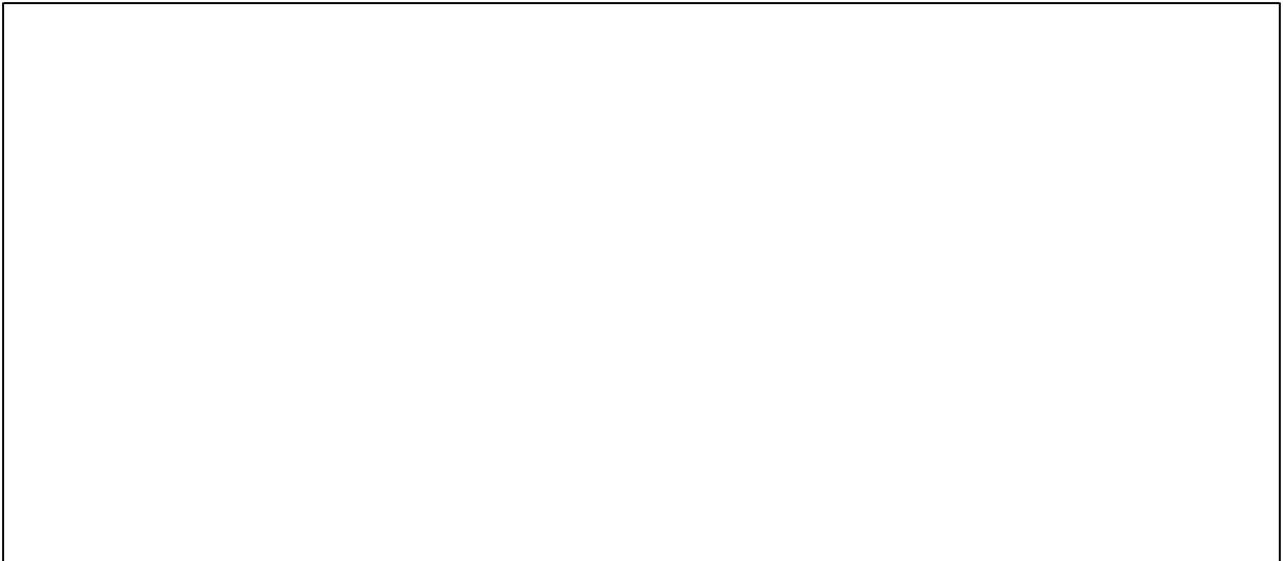
TAB 2

**LAYING THE FOUNDATION:
WHAT IS A NEEDS ASSESSMENT?**

Laying the foundation: what is a needs assessment?

In starting our discussion on needs assessments, we will first look to define what a needs assessment is, and discuss why needs assessments are important:

What is a needs assessment?



A community housing needs assessment is an in-depth housing market analysis that carefully examines the area's supply and demand for housing to determine the existing and future needs for shelter.²

What do you think of this definition? Do you think it's accurate? Does it capture what you need for your work? Should we add anything to it?

Why are needs assessments important?

² "Developing Community Housing Needs Assessments and Strategies: A Self-Help Guide for Nonmetropolitan Communities," White, Betty Jo, Marjorie Jensen, and Christine Cook, prepared with the assistance of the Kansas Rural Initiative and distributed by the American Association of Housing Educators, 1992.

Needs assessments help to ensure that the projects we develop are truly meeting the needs of the communities that we serve. Because our staff often works closely with clients in the communities we are serving, and may be community members themselves, we often assume that we already know what the community needs and wants. While we may have knowledge about the community, it's important to test and validate these assumptions. While our assumptions may be confirmed when we take the time to do a thorough, objective needs assessment, we may also realize that our assumptions were off base and we need to shift course

For example, in a community with significant housing needs, we may assume that many community members need a new home, and plan to develop new homes. But when we dig deeper, we may learn that many community members would prefer to repair existing homes, and we should focus on developing a home improvement/repair program instead.

In addition to helping to steer the overall direction of our projects and developments, a needs assessment can also help us fine-tune the details of potential projects. A needs assessment may show, for example, that we should be developing 3-bedroom units rather than 2-bedroom units.

Despite the importance and value of needs assessments, we often skip this step, moving right into other phases of project development. Why do we skip the assessment?

Why do we skip the needs assessment?	How can we address this?

Looking at Participants' Experience: Lessons Learned

As we look at needs assessments, we will build on your experience with the needs assessment process, working in small groups to discuss the following questions:

1. What was the purpose of the assessment?
2. Who carried out the assessment? Why?
3. What did the needs assessment reveal?
4. Was this information helpful?
5. How was the information used?

TAB 3

DEVELOPING A FRAMEWORK

Developing a Framework

Building on your experience, let's explore a framework for developing and completing a needs assessment. Depending on your organization, you can adapt this framework to meet your needs:

1. Identify a purpose: *why are you conducting the needs assessment?*
2. Determine what we need to know: *what information do you need?*
3. Select a target audience to survey: *who will you survey?*
4. Choose a method to collect needed information: *what tool(s) will you use?*
5. Identify who will collect the information: *will you use internal staff or an outside partner?*
6. Design and implement the needs assessment

(1) Identify a Purpose

As TDHEs or Tribal Housing Departments who serves the housing needs of your communities, it is vital that you are well informed and connected to the current housing situation and community priorities.

Conducting a needs assessment can help gather data for this purpose or for a more specific project. For example, you may be putting together a five-year plan and need to establish the community housing profile as well as a vision for the future. Or you may be in the planning stages of a new housing development, and want to clarify community members' needs and preferences. The important thing is to understand the purpose of your needs assessment and how you will use the data that you gather. This will help you determine what you need to know.

(2) Determine what you need to know

As you start to work with or design your own needs assessments, it is important to identify the information needed to accomplish your purpose. Often, this information falls into two categories - information about the community and current housing stock, and information about current and future housing needs.

One guide to needs assessments for nonmetropolitan communities differentiates between a “**Community Housing Profile**” and the actual **Needs Assessment**.³ The community housing profile should focus on information about the community as well as information about the housing stock or inventory:

Information about the community may include:

- Household type/size
- Special needs populations (elderly, disabled, female head of household, homeless, large households, families, singles)
- Age of community members
- Income levels
- Household income
- Employment information

Information about housing stock and existing inventory may include:

- Total number of units
- Housing forms and size
- Age of housing stock
- Conditions/habitability
- Tenure/occupancy type
- Vacancy rates
- Buildable land availability

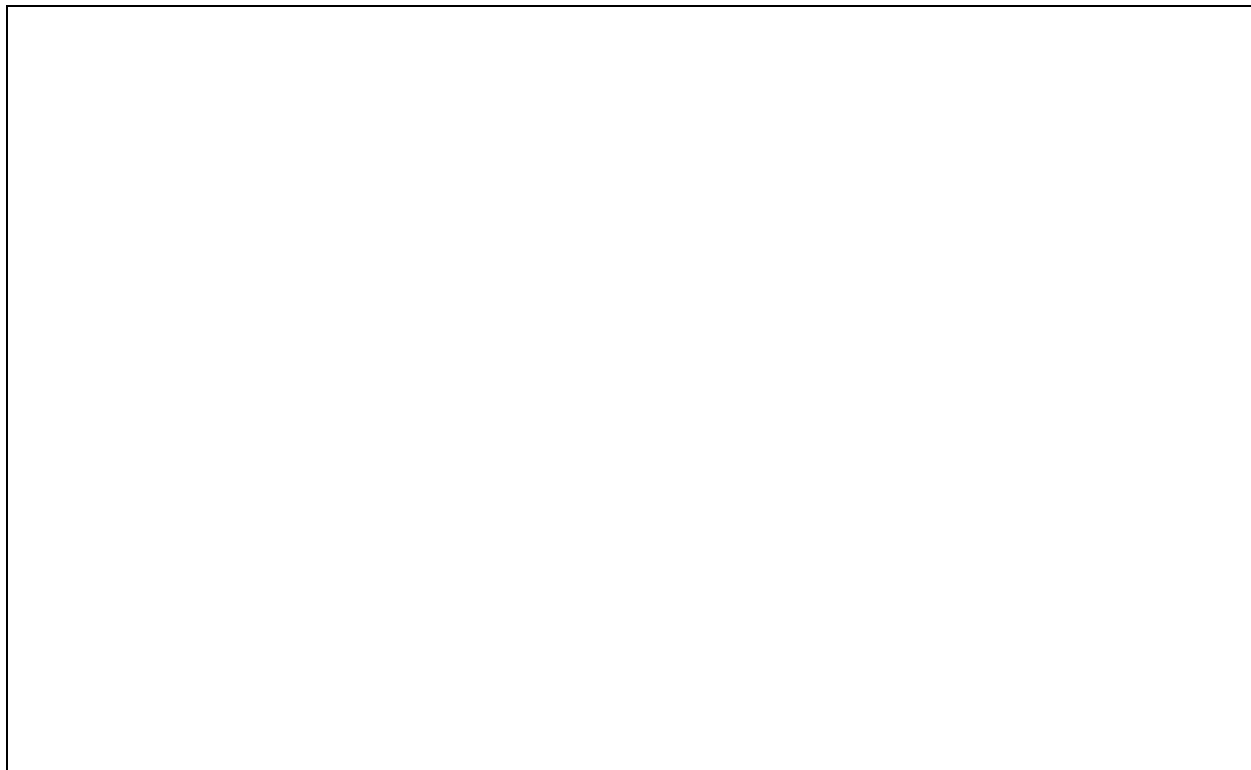
Community Housing Profile information may be already available in your community. Who might already have this information? What are some potential sources of these types of information?

³ “Developing Community Housing Needs Assessments and Strategies: A Self-Help Guide for Nonmetropolitan Communities,” White, Betty Jo, Marjorie Jensen, and Christine Cook, prepared with the assistance of the Kansas Rural Initiative and distributed by the American Association of Housing Educators, 1992.

Turning from the Community Housing Profile to the actual **Needs Assessment**, we move from background information that provides the context for your work, to information about the needs and wants of your community members.

As you think about your community, and the purpose behind a potential needs assessment, let's come back to the question: *what do you need to know? Or – what do you want to know from our community members? What data do you need to accomplish your purpose?*

What do you need to know? What do you want to know from community members? What data do you need?



Some categories that TDHEs/Tribal Housing Departments are commonly interested in include:

- Community priorities – how do folks rank the various needs in their community?
- Housing priorities – what is the interest in homeownership versus rentals? What size homes do people need (based on family size)? What amenities do they value?
- Affordability – how much can community members afford to spend?
- Design for neighborhood development - are folks interested in apartments, developments or larger lots?

Next, we will look at collecting information. It is important to think about who you will survey to collect data for your needs assessment, the method(s) you will use to gather information, and the best party to collect the information.

(1) Select a target audience to survey: *who will you survey?*

A natural outtake of determining what we need to know is to identify the audience or group that we should gather the information from. As we look at collecting information, we should start by considering the question: *who should we ask?* In addition to current tenants, THDEs/Tribal Housing Departments often have a waiting list of community members who are requesting assistance. This is a logical place to start – what do people on the waiting list want and need? What type of housing would they prefer? But it’s important to ask - should we stop here? Should all our data come from current tenants and the waiting list? Would it make sense to go further, and reach out to community members that have not requested housing assistance from the TDHE/ Tribal Housing Department? Why? Who are some additional community members to reach out to, and how can we find them?

To understand the needs in your community, who should you collect information from?

**(2) Choose a method to collect needed information:
*What tool(s) will you use?***

In addition to looking at who you'll be reaching out to, you also want to explore different ways to collect the information you need. What are some data collection methods that you've used in the past, or seen used?

What are potential data collection methods?

Now, we'll take a closer look at some specific data collection methods:

- Written surveys
- Interviews
- Focus groups
- Targeted outreach to elders and youth
- Information-gathering at community events (such as powwows)
- Web-based tools (Facebook, blogs or other virtual platforms)

Written Surveys	
Brief description	
What is good about this source?	
What is tricky about this source?	
Notes	

Interviews	
Brief description	
What is good about this source?	
What is tricky about this source?	
Notes	

Focus Groups	
Brief description	
What is good about this source?	
What is tricky about this source?	
Notes	

Targeted Outreach to Youth and Elders	
Brief description	
What is good about this source?	
What is tricky about this source?	
Notes	

Information Gathering at Community Events	
Brief description	
What is good about this source?	
What is tricky about this source?	
Notes	

Achieving a good response rate

As we reach out to community members, we need to work to achieve a good response rate. But this doesn't mean we're looking at a response rate of ninety or one hundred percent! Generally, at least a 60% response rate is considered satisfactory.

Based on your experience, what are some strategies to help ensure a good response rate?

Strategies to help ensure a good response rate include:

(3) Identify who will collect the information

We often assume that the needs assessment must be an in-house project, carried out by our own staff. But this doesn't need to be the case. It may be more effective to have an outside entity, such as university partner or consultant, carry out your needs assessment. Let's take a closer look at the options – having our own staff carry out the assessment, or working with an outside agency or partner. Who are some potential outside partners that we can work with?

Who are some potential partners that you can reach out to?

Potential partners who can assist in conducting your needs assessment include:

- Colleges and universities
- Consultants
- Chambers of Commerce
- Nonprofit organizations
- City government

In considering whether to partner with an outside agency, it's important to analyze the benefits of conducting the needs assessment in-house, as well as the benefits and costs of working with an outside partner:

In-house efforts (your staff conducts needs assessment):

Advantages	Disadvantages

Outside agency (partner conducts needs assessment):

Advantages	Disadvantages

If you choose to work with an outside partner to conduct your needs assessment, it's important to be clear on what you're looking for in this partner. Often, you'll outline your criteria in a Request for Proposals (RFP).

We'll now work in pairs to outline different criteria that you'd want to see in an outside partner, and outline in a potential RFP. (A sample RFP is included in *Appendix 1*).

What are important partner criteria (to outline in a potential RFP)?

It is also important to think through the criteria when selecting an internal staff person to orchestrate the needs assessment efforts.

What are important criteria for in-house staff managing a needs assessment effort?

(4) Design and implement the needs assessment

Once you have carried out the other suggested steps -- identifying the purpose of your assessment, determining what information you need and who to ask, selecting your data collection tools, and identifying who will conduct the survey – you will be ready to design and implement the needs assessment.

As we pull together the suggested steps, it is helpful to take a look at a sample survey.

TAB 4

ANALYZING A SAMPLE NEEDS ASSESSMENT

Analyzing a sample survey

Now that we have reviewed a framework for conducting a needs assessment, we will take a look at an actual needs assessment questions from an assessment conducted by the Menominee Housing Department (The full assessment is included in *Appendix 2*).

Before you design your own needs assessment, it is helpful to examine this sample as a starting point.

We recognize that some of the questions in the sample survey may not be a good fit for your community. Some questions, on the other hand, will be appropriate, and a good starting point. Questions in the survey may also prompt you to generate additional questions that will help you understand your community's needs. We have also provided an additional sample needs assessment, "Developing Community Housing Needs Assessments and Strategies: A Self-Help Guide for Nonmetropolitan Communities," in *Appendix 3* for your review.

Analyzing a sample survey

1. Using a highlighter, highlight the questions that you think are effective, and can envision using in your community needs assessment.
2. Then, note any revisions that you'd like to make to questions, to ensure that they work for your community, and jot down any additional questions that the sample survey may prompt.
3. Share what you highlighted, and any new questions with a partner. Did you highlight the same questions? What did you think of your partner's new revisions and new questions?

Menominee Tribal Housing Department Survey

1. Do you rent or own your primary residence (where you live most of the time)? Rent Own

2. In the next 3 to 5 years do you anticipate:

a. Buying a larger home Yes No

b. Buying a smaller home (e.g. downsizing) Yes No

c. Selling a home, then renting (e.g. retirement) Yes No

d. Buying a home on the Reservation (e.g. if currently living off-Reservation) Yes No

If you rent, go to question 3, if you own your primary residence, go to 14

3. Would you like to own a home or do you prefer to continue renting? Rent Own

If you'd like to own a home go to question 4, if you prefer to continue renting go to 6

4. How serious a barrier to you owning your own home is each of the following:

a. Lack of savings for a down-payment	very serious	serious	mildly serious	not serious
b. Income too low to pay mortgage	very serious	serious	mildly serious	not serious
c. Income too unstable to pay mortgage	very serious	serious	mildly serious	not serious
d. Poor credit rating (unable to get loan)	very serious	serious	mildly serious	not serious
e. I have too much debt already	very serious	serious	mildly serious	not serious
f. Unwilling to go into debt	very serious	serious	mildly serious	not serious
g. Do not understand mortgage loan process	very serious	serious	mildly serious	not serious
h. Poor budgeting skills	very serious	serious	mildly serious	not serious
i. Do not understand the process of buying a home	very serious	serious	mildly serious	not serious
j. Homes are not available that I can afford	very serious	serious	mildly serious	not serious
k. Lack housing of size needed	very serious	serious	mildly serious	not serious
l. The length of the mortgage commitment (20-30 years)	very serious	serious	mildly serious	not serious
m. Difficulty paying property tax	very serious	serious	mildly serious	not serious
n. Other _____	very serious	serious	mildly serious	not serious

5. Of the items a to n in question 3, which is **the single most serious barrier to you** owning your home? (please write the letter here) _____

6. Who is your current landlord (the person from whom you rent your residence)?
 Menominee Tribal Housing Department tribal member on Reservation
 non-tribal member on Reservation off-Reservation other _____
7. How would you describe your current rental residence?
 single family house apartment trailer double-wide trailer other _____
8. How many people normally live in your current rental residence? _____
9. How many bedrooms are there in your current residence? _____
10. How many bathrooms are there in your current residence? _____
11. How would you characterize the following housing issues for you:

a. Difficulty paying rent (missed/been late with 2 or more rent payments in last 12 months)	very serious serious mildly serious not serious
b. Unable maintain furniture/appliances	very serious serious mildly serious not serious
c. Lack financial and budgeting skills	very serious serious mildly serious not serious
d. Rental housing too small for needs	very serious serious mildly serious not serious
e. Rental housing too large for needs	very serious serious mildly serious not serious
f. Inability to pay utilities (missed/been late with 2 or more payments in last 12 months)	very serious serious mildly serious not serious
g. Other _____	very serious serious mildly serious not serious

12. Of the items a to g in question 11, which is **the single most serious problem for you?**
 (please write the letter here) _____
13. How would you describe the condition of your current rental residence?
 excellent good average poor very poor
Please go to question 27
14. Where is your home located?
 on trust land on fee land off the Reservation other _____
15. If your current home is not on the Reservation, would you like to own a home there? yes no
16. If you would like a home on the Reservation but don't currently have one, what is the single biggest barrier keeping you from this?
 cost lack of supply lack of information lack of financing other _____

17. How long have you owned this home? _____
18. If you have a mortgage on your current home, what is the interest rate on your loan? _____%
19. Have you ever received a home equity loan (e.g. to finance home improvements)? yes no
20. How would you describe your current residence?
 single family house duplex trailer double-wide trailer other _____
21. How many people normally live in your current home? _____
22. How many bedrooms are there in your current home? _____
23. How many bathrooms are there in your current home? _____
24. How would you describe the condition of your current home?
 excellent good average poor very poor
25. How would you characterize the following homeownership issues for you:

a. Difficulty making mortgage payments (missed/been late with 2 or more payments in last 12 months)	very serious serious mildly serious not serious
b. Poor credit rating (high risk, high interest mortgage)	very serious serious mildly serious not serious
c. Interest too high on loan	very serious serious mildly serious not serious
d. Not able to re-finance because of bad credit	very serious serious mildly serious not serious
e. Not able to maintain home	very serious serious mildly serious not serious
f. No money available to make home improvements	very serious serious mildly serious not serious
g. Not able to get a loan to make home improvements	very serious serious mildly serious not serious
h. Lack financial and budgeting skills	very serious serious mildly serious not serious
i. House too small for needs	very serious serious mildly serious not serious
j. House too large for needs	very serious serious mildly serious not serious
k. Inability to pay utilities (missed/been late with 2 or more payments in last 12 months)	very serious serious mildly serious not serious
l. Difficulty paying property tax	very serious serious mildly serious not serious
m. Other _____	very serious serious mildly serious not serious

26. Of the items a to m in question 25, which is **the single most serious problem for you?**
 (please write the letter here) _____

27. Have you ever used any of the following services from the Tribal Housing Department and if so, were you satisfied with them?

a. Credit/Financing counseling	yes	no	satisfied	dissatisfied
b. Financing/Budgeting instruction	yes	no	satisfied	dissatisfied
c. Down payment assistance	yes	no	satisfied	dissatisfied
d. Housing maintenance assistance	yes	no	satisfied	dissatisfied
e. Emergency home repair loan program	yes	no	satisfied	dissatisfied
f. Other_____	yes	no	satisfied	dissatisfied

28. Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?

Demographic information

29. What is your gender	Male		Female			
30. What is your age:	18-24	25-34	35-44	45-55	56-64	65+
31. What is your highest level of education:	less than high school		high school	2-year/tech college		
	4-year college degree		graduate/professional degree			
32. What is your current employment status	fully-employed		employed part-time			
	unemployed		retired	disabled		
33. What is your current household income	under \$25,000		\$25-\$34,999	\$35-\$49,999		
	\$50-\$74,999		\$75-\$99,999	\$100,000+		

This completes the questionnaire. Thank you very much for doing this for us.

Please mail the completed questionnaire in the self addressed, postage paid envelope to:

Dr. David Trechter
 Survey Research Center, UW-River Falls
 410 S. 3rd St
 River Falls, WI 54022

Analyzing a sample survey

1. What were some of the questions that you highlighted?

2. Revised questions:

3. Additional questions:

4. Partner's additional questions that you liked:

TAB 5

**DIVING IN:
DESIGNING THE NEEDS ASSESSMENT**

Diving in: designing the needs assessment

Building on your own experience with needs assessments and our analysis of the sample assessment, you'll now dive in and start planning actual assessments, focusing on the questions below:

<p>What is the purpose of your assessment? (example: we want to identify community housing needs in order to plan our next big housing development)</p>	
<p>What do you need to know? (this could include the need for housing in our community, what types of housing is needed, what community members can afford to pay for housing)</p>	
<p>What data do we need?</p>	

<p>Who may have some of this information? Who will you survey? (internal and external resources)</p>	
<p>How can you collect the information we need? (this may include focus groups, surveys, interviews, outreach to elders and youth, working with partners, tribal enrollment, HDS, financial education or homeownership data)</p>	
<p>Who should conduct the needs assessment? (in-house or outside partner – which one?)</p>	
<p>Other notes</p>	

TAB 6

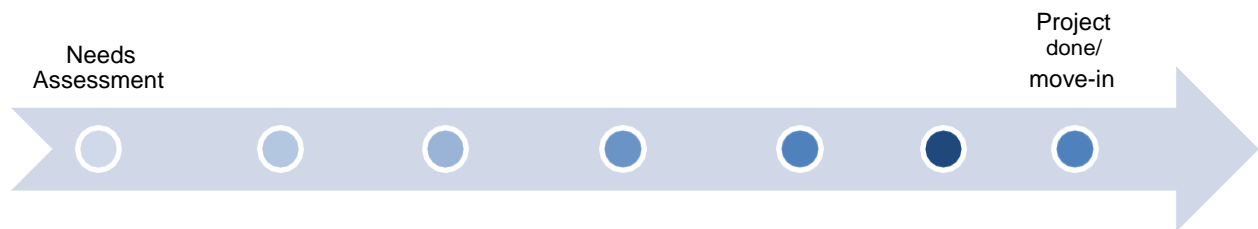
**THE HOUSING DEVELOPMENT TIMELINE:
HOW LONG CAN THE PROCESS TAKE?**

The housing development process: How long can the process take?

Recognizing that the housing development process is often a lengthy one, another key element of the planning should focus on how to keep community members engaged over the long term.

Let's start by mapping out the different elements of the housing development process, from the needs assessment, to the final project completion and move-in.

What are the different elements of the housing development process?



Now, let's look at how long the process can take, looking at an estimated time we can project for each element. How long do we estimate that the needs assessment will take, for example? If we start the needs assessment in June 2017, when can we project that it will be complete? What about the other elements? Finally, when can we expect the project to be complete and ready for move-in?

Let's assume that we're doing effective outreach, getting the pulse of the community through our needs assessment, and getting community members' input on the project design. We may have engaged excited residents and potential homebuyers at the beginning of the process, but **what can happen to interested, excited community members over the timeline that we've developed?**

In order to keep community members engaged over the long haul, and ensure that residents who are interested at the beginning of our process are still interested, ready, and available at the end of the process, it is vital that we think strategically about community engagement from the outset! Otherwise, we may have new rental units with no tenants, or new single-family homes without qualified, prepared homebuyers!

TAB 7

LOOKING AT COMMUNITY ENGAGEMENT STRATEGIES

Looking at community engagement strategies

At this point, let's take a look at some community engagement strategies that you've used, or seen used, in the past. We'll work in small groups to discuss the following questions:

- What can the strategy be called?
- How did the strategy work?
- What made the strategy effective or ineffective?
- Would you use the strategy again?

Overview of community engagement strategies

Name of strategy	How did it work?	What made it effective or ineffective?	Would you use it again?

Highlighting three community engagement strategies

We would like to highlight three community engagement strategies for you to consider as you plan your housing development projects and think about community engagement:

- (1) Design charrettes
- (2) Educational programming (such as financial education)
- (3) Integrated programming (such as Individual Development Account programs)

Design charrettes

A charrette is a process used in the urban and regional planning arena that brings architects, developers and other stakeholders together for 3-5 days to tackle the timeline, steps and other project needs of the housing process.

A charrette provides decision-makers, key staff and concerned citizens with a set of resources and a process that will help educate and involve the community in the decision-making process. A successful charrette provides joint ownership of solutions and attempts to diffuse any tension between the residents and developers. This approach is highly dependent on skilled facilitation and participants' commitment to collaboration.

Green on the Ground: Integrated Design Process

Organization: homeWORD is a nonprofit housing organization working in both eastern and western Montana. The organization is committed to using innovative, sustainable, and replicable methods to develop affordable housing and asset-building strategies for those most in need. homeWORD develops both single- and multifamily housing with all projects including strategies for resource and energy efficiency, waste reduction, smart land use, sustainable transportation systems, healthy indoor air quality, and community sensitive design.

Techniques: Like all of homeWORD's housing projects, its most recent multifamily project, Orchard Gardens, incorporated the community's voice through early planning. Development of Orchard Gardens began with an intensive upfront planning process, which included a community design charette, an eco-design charette, and establishment of green building goals for all professionals involved in the project. The charettes, which were led by homeWORD staff and the group's architects, were attended by neighbors, interested community members, local government officials, and planners.



A small group at work during the Orchard Garden design charette.

homeWORD's community design charettes last a day and a half and are held over a weekend. The first evening is spent introducing homeWORD, the goals of the project, and presenting a slide show of the group's other housing projects. Attendees also hear from a panel of speakers on the needs of low-income renters.

The second day is spent in small groups with a facilitator and architect. As the small groups discuss ideas for the project, the architect takes notes and draws the concepts to be included in the possible final design of the housing. At the end of the day, each group presents its drawings and ideas and finally this is synthesized into common themes and links. homeWORD staff note that it is important to keep people well fed and to provide them with time to brainstorm in the small groups during the sessions. After the charette, homeWORD's architects pull all the ideas into one site plan and produce several sketches. These drawings are presented at a follow-up meeting where the original participants are invited as well as other interested neighbors.

Benefits: The benefits of utilizing an inclusive planning process are numerous. homeWORD finds that charettes help them explain the project to the local community, while gaining input and support. homeWORD states that many of the best ideas that emerge during the design charette are the features that make the end project most successful. For instance, the Orchard Gardens' design charette prioritized a need for garden and orchard space and opened discussion around clustering the housing on one parcel of the land in order to preserve open space for the residents and the neighbors.

homeWORD states that many community members often have negative perceptions of how developers, both market rate and affordable, operate and have never been approached for involvement in the development process. Using charettes provides a structured process for dialogue with the community and has the effect of providing good public relations for homeWORD and building strong support for affordable housing that is integrated into the community.

Adapted from a Rural Voices article (2005) by Betsy Hands of homeWORD, Missoula, MT.

Educational programming

In some cases, educational programming can serve as a community engagement strategy. Financial education or homebuyer education classes, for example, can help to prepare families for the responsibilities of homeownership, while keeping them engaged in the process. Many homeownership programs require potential homeowners to complete homeownership classes and counseling.

Basic financial education often covers the following topics:

- ✓ Budgeting
- ✓ Types of savings
- ✓ Credit and loans
- ✓ Understanding and managing credit
- ✓ Checking and savings accounts
- ✓ Taxes
- ✓ Predatory lending
- ✓ Insurance 101 (auto and life)
- ✓ Investing 101

Many tribal organizations use the *Building Native Communities: Financial Skills for Families* financial education curriculum, which was developed by First Nations Development Institute in partnership with First Nations Oweesta Corporation and the Fannie Mae Foundation. It is managed by the Oweesta Corporation. Often, different modules are taught over a number of months, or financial education may be taught in one-day modules.

Homeownership education provides information about the home-buying process and homeownership to prepare residents to purchase, build, rehab, maintain, and keep their own homes. Many Native organizations and TDHEs/Tribal Housing Departments providing homeownership education use the *Pathways Home: A Native Homeownership Guide*. This curriculum is managed by the National American Indian Housing Council (NAIHC). This curriculum covers:

- ✓ The mortgage loan process
- ✓ How to prepare a family budget
- ✓ How to improve credit profiles
- ✓ How to avoid the pitfalls of predatory lending
- ✓ How to maintain a home and finances after purchase

Integrated programming

Participating in integrated programming, such as an Individual Development Account (IDA) program, can also help keep residents engaged over an extended period of time.

An Individual Development Account (IDA) program, enables participants to save for a long-term asset. Through this matched savings program, participant savings are matched by the program, providing an incentive to save and hopefully develop a habit of saving. The sponsoring organization matches a participant's savings goal according to a set ratio, such as 2:1 or 3:1. For example, if a participant saves \$50 a month for 24 months, they will have saved \$1200 over a two-year period. If the sponsoring organization provides a 2:1 match, they will provide \$2400 in match funds, resulting in \$3600 available for the participant's asset goal.

Participants are typically required to make monthly savings deposits, attend financial education and classes geared to the asset they are saving towards, and participate in group support sessions over a six to twenty four month period.

TAB 8

**CASE STUDY:
A MODEL COMMUNITY ENGAGEMENT PROCESS**

Case study: a model community engagement process

We will now look at one organization's efforts to keep community members engaged. After reading the case study individually, we'll work in small groups to discuss the following questions:

1. What community engagement strategies is the organization using?

2. In addition to strategies, is the organization using any (more subtle) techniques that are effective (such as using a Lakota name for its comprehensive plan)?

3. Can you envision using any of the strategies described? Which one(s)?

4. Could you foresee any challenges to introducing or implementing these strategies? How could you overcome these strategies?

Community Engagement Case Study: The Work of Thunder Valley Community Development Corporation⁴

Thunder Valley Community Development Corporation

Thunder Valley Community Development Corporation (CDC) is an Oglala-led, Native American 501(c) 3 nonprofit organization based out of the Thunder Valley community of the Porcupine District on the Pine Ridge Indian Reservation. Its mission is *empowering Lakota youth and families to improve the health, culture, and environment of our communities, through the healing and strengthening of cultural identity*. Thunder Valley is currently launching a comprehensive community development initiative, which will include the creation of homeownership opportunities, a youth shelter, an empowerment center, community gardens, a walking/hiking/biking trail, a business incubator, commercial space, a bunkhouse for volunteers and students, and pow wow grounds. (See Thunder Valley timeline from “Thunder Valley 2007 – 2013 Progress Report, attached).

Thunder Valley’s Regional Planning Process

Beginning in 2010, Thunder Valley CDC coordinated a regional planning process for the Oglala Lakota Nation on Pine Ridge Indian Reservation through the inaugural grant of the Department of Housing and Urban Development (HUD) Sustainable Communities Regional Planning Program. This regional plan is called *Oyate Omniciye* | Oglala Lakota Plan, and has been adopted by two successive tribal councils.

Oyate Omniciye began with conversations involving a small circle of Lakota elders who talked about what Lakota people do when getting together to “plan” for something important. During conversations, a dialogue emerged about whether the Lakota language had a word for “sustainability.” Ultimately, the group came to the simple words: *Oyate Omniciye* – roughly translated, “The Circle Meetings of the People.” The phrase carries deeper meanings. First, “Oyate” refers not only to humans, but to all living beings. Secondly, calling for an “Omniciye” is not to be taken lightly. This word signifies that very important things are to be considered, and in the way of the Lakota, the ultimate goal is to seek consensus for all who wished to remain in the conversation. The goal was to create a Regional Plan, developed through communication and partnerships of those living and working within the ‘Region,’ which encompasses the boundaries and jurisdiction of the Oglala Lakota Nation. Thunder Valley CDC facilitated community conversations.

These conversations included input from children, elders, elected officials, community leaders, all those vested in building a healthy and sustainable tribal community. This collaboration of committed citizens, organizations, tribal and outside agencies took an in-depth look at existing systems that affect everyday lives of those living on the Pine Ridge Indian Reservation. An honest and collaborative conversation about the challenges that tribal communities face and what lies in the future was made possible by information gathering and community outreach.

⁴ Much of the information in this case study is based on information provided in the “Thunder Valley 2007 – 2013 Progress Report” and “Thunder Valley Master Plan Update.” Nick Tilsen, the executive director of Thunder Valley CDC further explained the organization’s work and its recent home design charrette.

The overarching objectives in this regional sustainability plan for the Oglala Lakota are to:

- Continue the healing and strengthening of our people by bolstering identity and opportunity through the unique and beautiful perspective of Lakota knowledge, culture, and language.
- Reinvigorate a thriving, dynamic, and robust society where all share in the benefits.
- Honor our connections with the Earth and seek out ways to protect her environment.
- Create meaningful economic and job opportunities that reignite cultural identity.
- Promote and enhance public health, and awareness of healthy alternatives.
- Provide and enhance infrastructure, housing, and social services at an affordable cost.

From broad public engagement and professional analysis during this two-year planning process, twelve interrelated initiatives emerged that hold the greatest potential for achieving these objectives. One of the first of these initiatives is an effort that supports and integrates many of the goals of the *Oyate Omnicye* plan: the development of a model community in Thunder Valley, called “Thunder Valley Regenerative Community.”

Developing a Master Plan for its Model Community

Much of the work of Thunder Valley CDC is now focused developing this model community. Its first step in developing the community focused on developing a master plan to guide its work. The power of a master plan is to communicate the whole vision for a place. The master plan for Thunder Valley Regenerative Community provides the holistically conceived framework to achieve implementation of sustainable infrastructure, homes, and commercial buildings. The organization of the plan is informed by the topography of the land, water flow, and integration of culturally important spaces for a thriving Lakota community.

On May 13 and 14, 2013, Thunder Valley CDC hosted a community design charrette to begin looking at what the community should look like. Over 60 people came together to plan the community, looking at density and house size, street layout, and overall composition of the community. They looked at the population, density and locations of land uses, building types and infrastructure based on the objectives of the community to provide affordable, efficient homes, produce all energy on site, clean all waste water on site, and create a new high performance Lakota-grown economy. Several presentations were given to inform the work of the group including the presentation of a framework to evaluate alternative energy production and water reuse on the site to establish an overall live/work population goal; a presentation on housing studies including applicable financing mechanisms and the draft business plan for property management by Thunder Valley CDC; and finally a presentation on roads, soil conditions and tire baling applications. The community charrette resulted in an artist’s rendering of the community, the master plan below. (See master plan in “Master Plan Update,” attached, pg 8).

The master plan illustrates the adjacent land uses and movement through the site by foot, bike, or vehicle. The hub of the community is the Empowerment Center. This mixed use building has flexible spaces for life long education programs and workforce training, meeting space, administrative offices for Thunder Valley CDC, a Cultural Arts Center, a daycare for children of families working in the development, and health and fitness facilities including flexible space for a clinic to operate on some days. This is where a visitor comes first to learn about Thunder Valley and the Lakota culture. The Cultural Arts Center will tell the story of the Lakota Nation

and showcase the talent of local artists, past and present. Adjacent parking will be convenient to this central building, but will also be buffered by plantings to mediate the pollution from the road and collect storm water runoff from the roads and parking area. This main entrance also leads directly to the youth shelter, temporary housing for the most vulnerable in Thunder Valley CDC's mission to address social, economic and cultural issues facing native youth.

The Empowerment Center is part of a cluster of buildings centered on Pow Wow grounds. Just north of the Empowerment Center is an open air market space, and a mixed use two-story building programmed for business incubation, private offices, and retail shops on the ground floor with apartments above. To the west of the Pow Wow circle are two two-story buildings that will function as artist studio spaces and apartments. The areas south and west of these buildings include a skate park, a ropes course, walking paths and gardens with edible plants and traditional medicinal plants to create spaces for relaxation, exercise, meditation, worship, community gathering, and outdoor classrooms or studios.

The north part of the site is dedicated to commercial uses, both light industrial, and flexible office and retail space. Wider roads of higher compaction strength are designed for this area to allow for large delivery trucks. During the construction phases, materials and staging would be coordinated here.

The south part of the site is primarily residential and demonstrates several types of housing including a high efficiency single family type, attached townhomes, a co-housing cluster of single family homes in close proximity for extended family, and a bunkhouse for visiting volunteers and students. This area provides permanent housing for 55 households. The apartments and studio spaces on the north part of the site provide space for approximately 60 more households to live and work on site.

Lastly, the aquaponics greenhouses and large community garden are located on the south, and lowest, part of the site. These facilities serve the health and well-being of all who come to live, work, and learn in this environment.

Home Design Charrette

As a next step, Thunder Valley hosted a home design charrette, led by Rob Pyatt of Pyatt Studios. Thunder Valley reached out to potential homeowners to participate in the charrette, which focused on the design of the 31 single-family homes to be constructed. Participants looked at room placement and size, as well as home layout. Architect Rob Pyatt then took what was learned through the charrette to develop five to six home designs. At a follow-up session, he presented these home design drawings back to the group for their feedback. Based on this feedback, he will further refine the drawings and finalize house plans.

Innovative Construction through Community Programming

Rather than having outside contractors build the 31 single-family homes in its model community, community members are playing a central role in construction. Families and young people are working on actual construction through the build through **self-help construction** and the **YouthBuild model**.

Through **self-help construction**, qualified families come together to build their own homes under the direction of experienced construction supervisors. The program provides quality tools and equipment, and supports families in applying for long-term mortgages, which cover the cost of quality building materials. The families' sweat equity contribution (their labor in building the homes) considerably lowers the construction costs, and families' mortgage amount. Building through the self-help model also leads to families' pride in their homes, and feeling of investment in their homes and community.

Through the **YouthBuild model**, community youth (ages 16 and above) work to further their education while participating in hands-on construction projects. Students focus on obtaining their GED or other recognized credentials, while focusing on learning a trade as well as job readiness. The process is transformational for students who have had difficulties in the traditional school system, both in terms of how they perceive themselves, and how they are perceived by the community.

A Model for Indian Country

As a result of its in-depth, long-term planning efforts, Thunder Valley has a comprehensive community plan to guide its efforts. Part of this plan includes construction of 31 homes, designed by community members. Thunder Valley has determined that these homes will be constructed, in large part, by community members. In the words of executive director Nick Tilsen, "Our people are tackling many issues and coming up with their own solutions. For the first time, they're being asked what they want, not being told what others think they need."⁵ Through their commitment to community and in-depth planning, Thunder Valley creating a unique model for communities throughout Indian Country.

⁵ "Economic Development Revs up on the Pine Ridge Reservation," [Indian Country Today Media Network.com](http://IndianCountryTodayMediaNetwork.com) June 26, 2017

SIGNIFICANT MILESTONES 2007-2013

2007:

- Held Series of Community meetings at Porcupine Clinic about what the vision is for the future of our Nation & Community
- Thunder Valley CDC is born & Non-profit status attained

2008:

- Started Youth Entrepreneurship Project
- Community meetings continue about designing and building a new community
- Community decides to pursue resources to purchase land for the development of a new community
- Large scale Community outreach at annual Lakota National Invitational Basketball Tournament

2010:

- Thunder Valley Purchases 34 acres of land and creates initial plan to purchase a modular development office for planning and headquarters
- Site visits to Sante Fe Youth Shelters and Black Hills Children Home and begin 1st schematic design of an Emergency Youth Shelter
- Sets up modular Office building, and bring basic infrastructure to building for water, road and sewer.

2007 2008 2009 2010

2007:

- Youth Leadership Development Program created, started taking youth to Sacred sites in Black Hills
- Built Thunder Valley Community House, for gatherings, ceremonies and trainings

2009:

- Thunder Valley E-Tanka Café Grand Opening
- Thunder Valley E-Tanka operates as a social enterprise managed by Youth in the community
- Secured Resources for to purchase land for the development of a new community
- Found 34 acres of land north of Sharps Corner in the Porcupine District and begin Environmental, Cultural and Archeological Assessments & Survey's

2010:

- Organized and Created the Oyate Omnicity Consortium, 23 organizations committed to creating a regional plan for Sustainable Development for the Oglala Lakota Nation

2011:

- Kickoff meeting of the Oyate Omnicitye Oglala Lakota Planning Project over 80 participants, held at Piya Wiconi Oglala Lakota College
- Move into new Thunder Valley CDC Headquarters on the 34 acres of land
- Hold Reservation wide listening and vision sessions for community and regional planning purposes. This created the vision for the Oglala Lakota Regional Plan for Sustainable Development and informed the development taking place at Thunder Valley

2012:

- Oglala Lakota Regional Planning Project is fully underway Tribal leaders, program directors and community members engage in the Process
- Thunder Valley Community House, Youth Leadership Project and community engagement process continues. The 34 acre development is a priority in the Regional Plan as an Implementation Project.

2013:

- Thunder Valley Community Design Charrette takes place over 50 participants, architects, engineers, planners, investors and community ascend on Porcupine SD to move to final design of 34 acre development
- Sustainable Housing Research Project is underway and first house at Thunder Valley is under construction.
- Preliminary Engineering Design of the community is underway

2011

2012

2013

2011:

- Did community design Charrette and came up with the vision and basic design for the 34 acre development
- Started Thunder Valley Community Garden Project

2012:

- The Oglala Lakota Regional Plan For Sustainable Development Officially is adopted by the Oglala Sioux Tribe
- Thunder Valley CDC's work is acknowledged by President Barak Obama at the White House Tribal Nations Conference and Executive Director Nick Tilsen meets with the President.

2013:

- Thunder Valley CDC, continues to partner with federal agencies and philanthropic institutions on the financing structure of the development and programs to build the capacity of the local community
- Thunder Valley explores worker owned enterprise as a community wealth building model with the Northwest Area Foundation, the Democracy Collaborative and 5 other Native American organizations.

THUNDER VALLEY MASTER PLAN

- 1 Empowerment Center(55,000 sf, 1.5 stories)
- 2 Central Plaza / Market (100'x250')
- 3 Visitor Parking / Bus Drop-off
- 4 Business Incubator/ Retail / Apartments (40,000 sf, 2-stories)
- 5 PowWow Grounds (100' diameter)
- 6 YouthShelter
- 7 Skateboard Park / Ropes Course
- 8 Studio Space / Apartments(1 @ 30,000 sf, 1 @ 18,000 sf, 2-stories)
- 9 General Parking (50 stalls)
- 10 Light Industrial (30,000 sf, 1-story)
- 11 Loading Dock Area(160'x 190')
- 12 Flex Space / Office Space / Retail (30,000 sf, 1-story)
- 13 Townhouses (3 @ 10,000 sf,8 units perbuilding, 24 unitstotal)
- 14 Outdoor Basketball Court
- 15 Single Family Housing (27)
- 16 Co-housing Cluster (equivalentto 4 singlefamilyhouses)
- 17 Aquaponics Greenhouses (2 @ 6,000 sfea.)
- 18 Outdoor Garden (15,000 sf)
- 19 Bunkhouses (1,600 sf,3 buildings)
- 20 Spiritual Spaces / Traditional Medicinal Plants



0' 100' N

OUTDOOR MARKET

This large outdoor space is located between the Empowerment Center and Business Incubator. The space provides residence with a large outdoor flexible space but also allows for a space for tourists to shop for goods produced by local artisans

EMPOWERMENT CENTER

This facility houses cultural and community services.

GYMNASIUM

Indoor basketball court, doubles as a storm shelter. This facility is connected to the Empowerment Center / Fitness Center.

BASKETBALL COURT

YOUTH SHELTER

Adjacent to many of the activities available at Thunder Valley, the facility provides youth guest rooms and counseling services

ROPES COURSE

SKATE PARK

SOLAR PANEL GATEWAY

This canopy produces energy in addition to creating a shaded outdoor space



This conceptual illustration shows the heart of Thunder Valley. The Empowerment Center and surrounding market, powwow grounds, and studio space create a cultural and community center.

**TRADITIONAL POW WOW
GROUNDS ARBOR**

POWWOW GROUNDS

Located along the central green space

ARTIST STUDIOS AND LOFTS

Lower floor opens out onto the central green and provides flexible space for artists and other activities. Second level has apartments.

SINGLE FAMILY RESIDENCE

Arranged on quarter acre lots, this development composition allows for shared outdoor space, gardening, and the development of a trail system

SPIRITUAL SPACE

Tucked behind the ridge line from the main development area, this space will provide a more secluded space for traditional ceremonies and medicinal plant cultivation

CO-HOUSING MODEL

This housing model consists of a cluster of single family residences spaced closer together in a half moon. The form is traditional to the Lakota people and offers a protected shared space and stronger sense of community

**BASKETBALL COURT
WIND TURBINE**

YOUTH SHELTER

Adjacent to many of the activities available at Thunder Valley, this facility provides youth guest rooms and counseling services

ROPES COURSE

ARTIST STUDIOS AND LOFTS

The lower floor opens out onto the central green and provides flexible space for artists and other activities, and the second level has apartments.

GYMNASIUM

This indoor basketball court, doubles as a storm shelter, and this facility is connected to the Empowerment Center / Fitness Center.

DAY CARE FACILITY

Connected to the Empowerment Center and adjacent to the outdoor play ground, this facility is located to provide easy drop off and pick up

TOWNHOUSES

These units are of similar size to single family houses and each have their own front door. These units will provide a less expensive option for ownership.



This conceptual illustration shows a view of the residential area. The view is centered on the main green shared space and highlights the many community uses in that space and surrounding buildings. The surrounding structures showcase the range of residential options available on site.

CENTRAL GREEN CAMPING SITE

BUNK HOUSE

Available to visitors and volunteers of Thunder Valley. This building houses two sleeping quarters and a shower house

COMMUNITY KITCHEN

Centrally located in the residential area, this facility provides a large gathering place for community members to eat together and host celebrations

GARDEN

AQUAPONICS GREENHOUSE

Aquaponics is a method of food production which combines raising fish with growing vegetables. This method produces the greatest amount of food in the smallest footprint and each waste product fuels a needed input, creating a harmonious system

TAB 9

PULLING IT ALL TOGETHER

Pulling it all together: What else do you need?

Over the past day and half, we've focused on two key elements of successful housing development that often get overlooked: the needs assessment and community engagement strategies. As we begin to pull our learning together and think about next steps, let's review other key elements of the housing development process:

- ✓ Identifying and reaching out to **partners**.
- ✓ Developing the **project team**: who will do what?
- ✓ Accessing **training** as necessary.
- ✓ Developing a **pro forma**.
- ✓ Developing a clear, straightforward **project workplan**.
- ✓ Planning for **evaluation**: what outcomes and impacts will the project achieve?
- ✓ Other key steps.

Pulling it all together: developing a workplan

At this point, we'd like to turn to the priorities you've outlined for your needs assessment and community engagement planning. As a final activity in this course, we'd like you to jot down some concrete next steps you plan to do, based on the information that we've covered together. These steps may include:

- Determine the purpose of your needs assessment.
- Outline the information your needs assessment should cover.
- Determine who you will survey.
- Determine which data collection tools you will use.
- Determine whether you can carry out your needs assessment in house – who would do it?
- Determine if it would be best to have an outside entity carry out a needs assessment.
- Develop a RFP for an outside agency.
- Determine which community engagement strategy/strategies you'd like to focus on.
- Determine if there are other steps in the housing development process that are a priority for you.

Proposed Workplan

TDHE/Tribal Housing Department:	
Point person:	
Initial priority area(s):	
Potential key partners:	

Action Step	Point Person	Target Date
1.		
2.		
3.		
4.		
5.		

APPENDICES

Appendix 1	Sample RFP – Dakota Housing Needs Assessment Pilot Project
Appendix 2	Menominee Tribal Housing Department Survey of Housing/Homeownership Needs
Appendix 3	Sample Needs Assessment Survey from “Developing Community Housing Needs Assessments and Strategies: A Self-Help Guide for Nonmetropolitan Communities”

Appendix 1: Sample RFP from Dakota Housing Needs Assessment Pilot Project

**DAKOTA HOUSING NEEDS ASSESSMENT PILOT PROJECT
REQUEST FOR PROPOSALS (RFP)
FOR
GENERAL COORDINATING SERVICES**

The Dakota Housing Needs Assessment Pilot Project, a joint venture of Oglala Sioux (Lakota) Housing, Sicangu Wicoti Awanyakape Corporation, Cheyenne River Housing Authority, Turtle Mountain Housing Authority and Lower Brule Housing Authority, requests written proposals from interested parties to provide consulting services as a General Coordinator for their Dakota Housing Needs Assessment Pilot Project.

Contract, Payment and Estimate Hours

The General Coordinator will be paid by the hour, based upon an agreed on hourly rate, plus reasonable reimbursement for expenses incurred. A written contract for services will be employed and the General Coordinator will be an independent contractor. An estimate of the hours required is 12 hours a week over 48 weeks, 576 hours. However, these are only estimated terms and number of hours and the ultimate length of service is currently undetermined and will be undetermined at the time the Contract is agreed on (an “indefinite quantity” contract).

Scope of Work

The General Coordinator is to organize and coordinate the Dakota Housing Needs Assessment Pilot Project for the Joint Venture. The Joint Venture intends to contract with other contractors, or a single additional contractor, to perform the geographical information systems work, global positioning systems tasks, survey development, conducting surveys, and data collection. Also, legal work and lobbying activity will be conducted separately. Except for the last two activities, the General Coordinator will assist the Joint Venture in procuring, managing and reporting on these other activities and contracts.

The following is the stated purpose of the Dakota Housing Needs Assessment Pilot Project. A further description of the Project is contained in 45 page, June, 2012 Dakota Housing Needs Assessment Pilot Project *Project Plan* which may be attached to this RFP or, if not, is available by e-mail at doyle.poh@OSLH.org or wagenlander@wagenlander.com.

Purposes. The Dakota Housing Needs Assessment Pilot Project and this Joint Venture have the following purposes:

- a) To develop or expand and implement Geographic Information Systems (GIS) and Global Positioning Systems (GPS) programs on each of the Consortium Member’s reservations that will provide the technical foundation for conducting annual or periodic housing needs assessments.
- b) To develop and employ in its first year on each Consortium Member reservation an Indian housing needs assessment survey which will principally

address and identify the housing needs of tribal members. One of the several reasons for doing this is to establish a pilot program with the intent and hope of ultimately having this survey used universally by all tribal recipients of The Native American Housing Assistance and Self-Determination Indian Housing Block Grants Program. The surveys will also be conducted in such a manner that they can serve now as the basis for Native American Housing Assistance and Self-Determination Indian Housing Block Grant "Census Challenges" for each Consortium Member.

- c) To use both the survey and Census challenges, to advocate nationally for the replacement of the currently used defective U.S. Census Bureau data, currently used in the national funding process, with the Pilot Project's more accurate and appropriate tribal member housing needs assessment figures.

Proposal Process

Interested parties shall submit proposals, in writing. Proposals must be received at the Joint Venture's attorney's office, the law firm of Wagenlander & Heisterkamp, LLC, 1700 Broadway, Suite 1202, Denver, Colorado 80290, **by 10:00 am (MDT) on July 24, 2012**. The Joint Venture will also accept proposals received by fax (303-830-2246) or email (wagenlander@wagenlander.com) with the same deadline.

Proposals shall include:

- 1) The name, address, phone and fax number of the individual(s) or firm applying. If the applicant is a firm, the key personnel who will perform this work should be identified.
- 2) The name, address and telephone number of a least one reference.
- 3) A description of experience. In particular, experiences with tribally designated housing entities, NAHASDA, the NAHASDA allocation formula, global positioning systems, geographical information services, surveys and censuses.
- 4) Your hourly rate for services rendered.
- 5) A statement about your ability and willingness to ensure the Pilot Project can be completed within the time period prescribed in the Pilot Project's *Project Plan*.
- 6) Indian preference will be given in making this award. Any firm seeking such preference must provide evidence that it is not less than 51% Indian tribal members owned and controlled. Those that satisfy this requirement will be given up to 15 extra points (15% of all the points available).
- 7) The proposal must contain a commitment to provide preference in A) training, and B) employment, for Indian tribal members of recognized tribes, and must contain a statement describing the methods that will be used to provide such preferences. This statement will be evaluated as part of the submitted proposal, and up to 10 points (10%) of all the points available will be set aside for evaluation of this statement. If you believe it is infeasible to provide Indian preference, training or employment, you must include in your proposal a certification as to the reasons why.

Selection Criteria

The Joint Venture has determined that the following factors will be considered, and will be given the following importance, in making the award of this Contract:

1. Knowledge and experience in global positioning systems (GPS) and geographical information systems (GIS) *up to 30 pts.*
2. Knowledge and experience in surveys and censuses *up to 35 pts.*
3. Knowledge and experience in Indian housing, NAHASDA and NAHASDA allocating formula *up to 5 pts.*
4. Hourly rate amount *up to 5 pts.*
5. The level and means of giving preference to members of federally recognized tribes' training and employment..... *up to 10 pts.*
6. Eligible for Indian Preference as a Proposer *0 or 15 pts.*

Maximum 100 pts.

Other Requirements

The contract that will be used and its terms will be mutually agreed upon, except that all terms and conditions of this Request for Proposal must comply with federal funding requirements including but not limited to the provisions of the Native American Housing Assistance and Self-Determination Act (NAHASDA), 25 U.S.C. 4101, et seq.

This announcement does not contemplate any subcontracting.

The Joint Venture reserves the right to reject any and all proposals.

Any proposal submitted shall state that it will remain open for 30 days.

Questions can be directed to either Doyle Pipe On Head at Oglala Sioux (Lakota) housing at 605-867-5161 or Jim Wagenlander at Wagenlander & Heisterkamp, LLC 303-832-6511.

*Request for Proposal Issued
July 10, 2012*

* * *

APPENDIX 2: Menominee Housing Needs Assessment - Full

Menominee Tribal Housing Department Survey of Housing/Homeownership Needs: Spring 2005



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**Survey Research Center Report 2005/13
September, 2005**



Funding provided by: Northwoods NiiJii Enterprise Community

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Northwoods NiiJii Enterprise Community provided funding for this project. The generosity of this organization was instrumental in achieving an unexpectedly high rate of return for the mail survey.

We also thank the following for their support and backing of this effort: Menominee Housing Committee, Menominee Enrollment Office and the Menominee Tribal Legislature.

Executive Summary

In April and May of 2005 the Survey Research Center (SRC) at the University of Wisconsin at River Falls conducted a survey on housing issues facing the Menominee Nation. 449 of 889 surveys were returned (resulting in a 51% response rate), producing results that should be accurate to within plus or minus 4.3 percent. Key features of the sample include:

- Higher than expected proportions of women, older people, and low-income people. Older and lower-income groups have systematically different opinions about housing issues. The results reported here have been adjusted to reflect better the views of the overall Menominee Nation.
- The high percentage of low income households in the Tribe (57 percent in this sample, 40 percent according to the 2000 Census) presents enormous challenges to solving housing issues.

The key themes are listed below by the two types of respondents: Tribal Members who rent and those who own their homes.

Nearly 40 percent of the respondents said that they rent their primary residence. The key themes from Tribal Members who rent are:

- The overwhelming majority of renters (92 percent) said that they would like to own their own home rather than continue renting. While there is a strong desire among Tribal members to become homeowners, the combination of high housing costs, significant debt loads, and low and variable income levels are enormous barriers.
- Almost half of the respondents who rent have a landlord who does not live on the reservation. Because a substantial number of renters send their rent check out of the community, this economic stimulus is lost.
- Another 29% have the Tribal Housing Department as their landlord.
- Rating the overall condition of their rental units by type of landlord, respondents give the highest level of satisfaction to the Tribal Housing Department.
- Of the issues facing Menominee renters about which we asked, the most serious are housing that is too small for their needs, lack of financial skills, and difficulty making utility payments. Maintenance problems, difficulty paying rent, and housing too large for needs are considered to be less serious.
- The greatest barriers to home ownership are the ability to save enough money for a down-payment and a poor credit rating.

60 percent of the sample (256 respondents) reported that they own their primary residence.

The key themes from Tribal Members who own their home include:

- Respondents reported paying interest rates for their mortgages ranging from a low of 1 percent to a high of 25 percent. Sixty-two percent pay 7 percent or more for their mortgage, which is high relative to refinancing rates available over the past several years. Owners of mobile homes pay significantly higher mortgage interest rates than do those who own single family or duplex homes.

- Since nearly three-quarters of homeowners have owned their residence for more than 6 years (and hence should have amassed some equity and established a credit history), the high mortgage rates reported were somewhat surprising.
- Mortgage rates were highly correlated with the type of land on which the home was built. Those whose homes are on Trust Land pay significantly higher interest rates than those with homes off the reservation – one-third of those whose home is on trust land report interest rates exceeding 11 percent (compared to 9 percent of those on Fee land and 4 percent of those off the reservation). These results suggest that refinancing options are more limited for those living on Trust Land.
- Half of the home owners said that their home was in good or excellent condition. Another one-fifth said their home was in poor or very poor condition. Those with homes off-reservation were significantly more likely to rate their home as being in good or excellent condition compared to on-reservation home-owners.
- Two-thirds of all respondents live in homes that are located on the reservation (53% of trust land and 12% on fee land).
- Of those who currently own a home off the reservation, only 39 percent indicated an interest in moving back to the reservation. For those wishing to move back to the reservation, the biggest barrier is a lack of financing options.
- The most serious problem for Menominee homeowners is the lack of money or loans for home improvements and an inability to refinance their loans. Homeowners whose house is on trust of fee land are significantly more likely to identify lack of money or loans for home improvements as serious problems than are those who have a home off the reservation.
- Relatively small percentages of respondents said that they were having serious (9 percent) or very serious difficulties (6 percent) paying their mortgage.
- A low percent of respondents use the Tribal Housing Services (Housing Maintenance Assistance, Emergency Home Repair Loan, Down Payment Assistance, Credit/Financing Counseling, Financing/Budgeting Instruction). Of those who use the services one out of three is dissatisfied with the service.
- In the next 3 to 5 years, more than a quarter of all (renters plus owners) respondents (27 percent), said they expect to buy a larger home and more than one-fifth (21 percent) said they intend to buy a home on the reservation

During April and May, 2005 the Survey Research Center (SRC) at the University of Wisconsin at River Falls sent questionnaires to 889 Menominee households to gather input on housing issues. These households were randomly selected from a mailing list provided by the Menominee Tribal Enrollment Office that included all Menominee households located on and within a 50-mile radius of the reservation. The size of the random sample was calibrated to provide a final sample of sufficient size to ensure results with high statistical reliability. A total of 449 surveys were returned, a relatively high return rate of 51 percent.

The 2001-02 Supplementary Census of Population places the population of the Menominee at 3957, so the 449 observations mean that the estimates reported in this document should be accurate to within plus or minus 4.4 percent. So, for example, in Table 2 we report that 21 percent of the sample said that their rental property is in excellent overall condition. Given the accuracy of our estimates, there is only a 1 in 20 chance that the actual percentage who feel their rental unit is in excellent condition is less than 16.6 percent (21% - 4.4%) or more than 25.4 percent (21% + 4.4%).

Non-response bias is a concern in surveys and exists if there is evidence that people who don't complete and return a questionnaire hold views that are consistently different than those who do return them. The SRC tested for non-response bias and concluded that this is not a serious issue for this data set (see Appendix C for a fuller explanation of the tests done and results achieved).

Profile of Survey Respondents

Table 1 summarizes the demographic features of the respondents to the Menominee Housing Survey. This summary indicates that the sample is very close to the Census values for some demographic features (Housing), reasonably close for others (Education Employment), and relatively different for others (Gender, Age, and Income). Because the sample includes substantially higher percentages of females, older members, and lower income households, the SRC tested for sample bias. This sort of bias exists when the sample includes a disproportionate number of people in a given demographic group and the responses within the group differ from each other in statistically significant and systematic ways. For example, we noted that there are many more women who returned the survey than men. If men hold systematically different opinions at statistically significant levels than do women, this would indicate "sample bias".

The SRC concludes that the unexpectedly high proportion of women and older members does not result in sample bias. On the other hand, there are systematic, statistically significant differences in the way income groups view barriers to home ownership and the seriousness of a variety of issues facing homeowners. Because there appears to be sample bias with respect to income in these two areas, the SRC adjusted the results in those areas to reflect member views about homeownership barriers and issues more accurately. For a more complete explanation of sample bias, the tests that the SRC did on the data, and the adjustments we've made to the results, see Appendix D.

The substance of the survey questionnaire (see Appendix A) focuses on the opinions and experiences of those who rent their accommodations, those who own their own home, and the use and satisfaction of Tribal Housing Department programs. An additional 355 written

comments by respondents were included on the returned surveys; please see Appendix B for these comments.

Housing Issues Facing Menominee Tribal Members Who Rent

As noted in Table 1, nearly 40 percent of the sample (36 percent of the Census) respondents said that they rent their primary residence. The survey instrument gathered a certain amount of information about the units rented by members.

Table 1: Demographic Profile of Respondents							
Gender	Count	Male	Female				
Sample	435	38%	62%				
2000 Census		49%	51%				
Age	Count	18-25	25 – 34	35 – 44	45 – 54	55 – 64	65+
Sample	440	5%	13%	24%	28%	12%	18%
2000 Census		17%	23%	26%	15%	11%	8%
Housing	Count	Rent	Own				
Sample	420	39%	61%				
2000 Census		36%	64%				
Education	Count	Less than High School	High School	Some College/ Tech	College Degree	Grad/ Professional Degree	
Sample	440	11%	55%	23%	7%	5%	
2000 Census		22%	42%	23%	11%	2%	
Employment	Count	Fully Employed	Part-Time Employment	Unemployed	Retired	Disabled	
Sample	443	48%	16%	14%	13%	9%	
2000 Census		56%		9%	35%		
Income	Count	< \$25,000	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000 - \$99,999	\$100,000+
Sample	430	57%	17%	13%	10%	3%	1%
2000 Census		40%	17%	20%	16%	4%	3%

Key Rental Housing Features. Table 2 summarizes some of the key features of the properties rented by Menominee Tribal members. As the table indicates, nearly half of all the members who rent have a landlord who doesn't live on the Reservation. The second largest landlord is the Tribal Housing Department.

	Count	Tribal Housing Department	Tribal Member on Reservation	Non-Tribal Member on Reservation	Some one off Reservation	Other	
Landlord	184	29%	15%	2%	47%	7%	
	Count	Single Family Home	Apartment	Trailer	Double Wide Trailer	Other	
Rental Residence	192	53%	21%	9%	4%	13%	
	Count	1	2	3	4	5	6+
People in Rental	197	14%	24%	14%	18%	17%	13%
	Count	1	2	3	4	5	
Number Bedrooms	203	15%	32%	36%	15%	2%	
	Count	1	2	3+			
Number Bathrooms	203	132	64	7			
	Count	Excellent	Good	Average	Poor	Very Poor	
Overall Rental Condition	195	21%	28%	33%	11%	7%	

The data indicate that women are significantly more likely to rent their home from the Tribal Housing Department than are men, who are more likely to rent from a Tribal member living on the Reservation or from someone off the Reservation. Those over 65 are significantly more likely to live alone and those under 25 are more likely to live with 2 to 4 other people. By far the most important demographic indicator of the features of rental housing is employment status. The data indicate that:

- Retired members are statistically less likely to live in a single family home but more likely to live alone in an apartment with one bedroom and one bathroom
- Those who have a full-time job are statistically more likely to live in an “other” type of residence (the majority of which are duplexes), which has 3 bedrooms and 2 baths
- The unemployed were statistically more likely to say that they live in a trailer and have 4 bedrooms; the latter seems unusual.
- Those who said they are disabled are more likely to have responded that they live alone in a 1 bedroom residence

The three most important landlords for this sample of respondents are people from off the Reservation, the Tribal Housing Department, and other on-Reservation Tribal members. If we compare the opinions of respondents about the overall condition of their rental units by type of

landlord, we find the highest level of satisfaction with the Tribal Housing Department; 54 percent said their rental residence was in good or excellent condition. This compares to 49 percent for off-reservation landlords and only 39 percent for on-reservation tribal member landlords. On the other hand, only 13 percent of renters with an off-reservation landlord rated their unit as being in poor or very poor condition compared to 19 percent of Tribal Housing Department renters and 23 percent of on-Reservation member landlords.

Issues Facing Menominee Renters. Renters were asked to rate the seriousness of a number of housing issues they might face and the results of their responses are summarized in Table 3. The results in Table 3 are ranked in descending order of seriousness as measured by the “weighted average” score.

Table 3: Issues Facing Menominee Renters

Issue	Count	Very Serious	Serious	Mildly Serious	Not Serious	Weighted Average ¹
Too small	188	19%	8%	15%	58%	1.9
Finance skills	191	8%	10%	30%	51%	1.7
Utility payments	193	8%	8%	22%	62%	1.6
Maintenance	192	5%	7%	11%	77%	1.4
Paying rent	194	5%	5%	14%	76%	1.4
Too large	186	2%	2%	7%	89%	1.2

1. Weights: very serious = 4, serious = 3, mildly serious = 2, not serious = 1

To calculate the weighted average score, each response identifying a given issue as very serious was given a value of 4, a serious issue was assigned a value of 3, a

mildly serious one a 2 and if it was not serious, it was given a 1. These weighted values were summed and divided by the number of people responding to a given issue. The weighted average can be no larger than 4 (if everyone who responded said the issue was very serious to them) nor smaller than 1 (if they all said it was not serious). Table 3 indicates that none of these issues rise above the “mildly serious” level. However, rental housing that is too small for members’ needs is clearly the most serious of these issues in the opinion of survey respondents. A lack of financial and budgeting skills and an inability to pay utilities (being late or missing 2 or more payments in the past 12 months), can all be said to be mildly serious to the average Tribal renter. Of 20 additional written comments by respondents in this section, 5 wrote of their debt/credit problems as a barrier to home ownership is the most serious problem they face.

There are few differences with respect to the issues facing different demographic groups or renters from different landlords. Men are statistically more likely to say that paying rent on time is a serious problem than are women. Renters from the Tribal Housing Department are less likely to say that their accommodations are too small but more likely to say that staying current with their utility bills is the biggest single issue they face. Those with off-reservation landlords are more likely to say that a rental property that is too small for their needs is their biggest problem, while those renting from on-reservation members of the tribe are more likely to identify a lack of financial and budgeting skills as their biggest issue.

The overwhelming majority of renters (92 percent) said that they would like to own their own home rather than continue renting. The only groups for which home ownership is not a nearly universal aspiration are those older than 65 (only 53 percent of this group of renters would prefer to own their home) and those who are retired (only 50 percent of this group (closely related to

the over 65 age group) would prefer home ownership). Since most Tribal renters would like to be homeowners, we will now turn to barriers to the realization of those dreams.

Barriers to Homeownership. As noted in the introduction, we found sample bias with respect to income in the set of questions asking about barriers to home ownership.¹ Specifically, the sample contained a higher than expected proportion of households with incomes under \$25,000

Barrier	Weighted Average ¹	Percent Biggest Barrier
Lack savings for down-payment	3.19	17%
Poor credit rating	2.84	28%
Affordable homes not available	2.58	5%
Income too low	2.38	16%
Too much debt already	2.31	7%
Length of mortgage	2.14	4%
Don't understand mortgage loan	2.11	1%
Property tax	2.10	2%
Don't understand buying home	2.08	1%
Lack housing of size needed	2.06	1%
Income unstable	1.94	8%
Unwilling to go into debt	1.90	2%
Poor budgeting skills	1.85	2%

- Two types of weights are applied to these data:
 - the seriousness of a barrier: very serious = 4, serious = 3, mildly serious = 2, not serious = 1
 - income weights: under \$25,000 = 40%; \$25,000 - \$34,999 = 17%; \$35,000 - \$49,999 = 20%; \$50,000 - \$74,999 = 16%; \$75,000+ = 7%

per year. We found that households in this income category rated barriers to home ownership as more serious than did respondents from households with higher incomes. Therefore, the unadjusted results from the survey would be expected to overstate the seriousness of a given barrier. The weighted average level of importance reported in Table 4 makes the necessary adjustments to account for the sample bias we discovered.

Even with the adjustments, the barriers listed in Table 4 range from an average of “mildly serious” (from “poor budgeting skills” to “incomes too low”) to “serious” (“lack of savings”,

“poor credit rating”, and “lack of affordable homes”). Indeed, the 193 people who responded to this set of questions identified an average of 3 of these as serious barriers to homeownership (one person identified all 13 as very serious barriers!). Clearly, many renters feel that they face serious obstacles to their hope for home ownership.

The results show that the single most important impediment to home ownership, in the opinion of survey respondents, is the inability to come up with a down-payment on a home because of the lack of savings. Fifty-six percent of all respondents rated lack of savings for a down payment as a very serious barrier to home ownership. A poor credit rating, the second most important barrier, may increase the seriousness of the lack of savings. With a poor credit rating lenders might be expected to demand a larger than average down-payment. The next two items, lack of affordable homes and incomes that are too low, also are closely linked. The affordability of a

² Sample bias exists when the proportion of respondents from one part of a demographic category differs substantially from expectations and hold views that are significantly different from other in that group. For example, there were fewer high-income respondents in this sample than expected and we found that high income households have opinions that are statistically different from lower income households, so sample bias is an issue. Please see Appendix D for a fuller explanation of sample bias.

home is tied to the income one has, so affordability can be seen as home prices that are too high or incomes that are too low.

Differences in income and employment status, not surprisingly, are frequently associated with differences in the importance of many of the barriers listed in Table 4. Members who rent and who reported household incomes of less than \$25,000 were significantly more likely to cite low incomes as a very serious barrier to home ownership. Renters with household incomes of between \$25,000 and \$49,999 were more likely to say that their poor credit rating and a heavy current debt load keep them from buying a home. Not surprisingly, as one's household income increases, the perceived seriousness of many barriers to home ownership decline. Low incomes become significantly less of an issue in households earning more than \$35,000, unstable incomes are less of a concern for households earning more than \$25,000 per year, and a shortage of affordable homes is not an issue for renters earning more than \$50,000 per year.

The impact of employment status on the perceived importance of the barriers to home ownership listed in Table 4 conforms to our expectations. Tribal renters who are unemployed are significantly more likely to say that a lack of savings with which to make a down-payment and low and unstable income streams are very serious challenges to buying a home. Those who are fully employed, in contrast, are significantly more likely to say that these are not serious impediments to home ownership for them. Interestingly, respondents who are employed part-time say that their current debt load is such that it impedes their desire to buy a home.

The age of respondents was not statistically associated with very many home ownership barriers but in the one area (a poor credit rating) in which age is a factor, there is an interesting storyline. Those under 25 years of age are statistically more likely to say that a poor credit rating is a "serious" barrier to home ownership. Those in the 25 to 34 age group, on the other hand, are significantly more likely to cite a poor credit rating as a "very serious" barrier. This pattern seems to say that the years immediately after high school are ones in which young Tribal members start to accumulate debt and that the magnitude of these debts, at least relative to their incomes and assets, reaches a peak during the next phase of their lives. In combination, these results suggest that financial management educational programs for younger members of the Tribe could be quite beneficial.

The last column of data in Table 4 shows the percentage of respondents identifying a given barrier as the one that is the single most important to them. Interestingly, the rank order of barriers in terms of the weighted average level of importance attached to each barrier doesn't correspond very well with the rank order of the single most important issue. For example, though the two *most serious barriers* (lack of savings for a down-payment and a poor credit rating) are also seen as the two *most important barriers* by the highest proportion of the survey respondents, the order is reversed. Income instability, which has the third lowest weighted average level of seriousness, is the fourth largest single barrier to homeownership.

That being said, there do appear to be two important themes that emerge from the pattern of those issues identified as the biggest single barrier to home ownership. One theme has to do with issues associated with financial management. The first (a poor credit rating), second (lack of savings for a down-payment), and fifth (too much debt already) highest ranked single barriers to

home-ownership are related to financial management and budgeting. These results reinforce our earlier conclusion that educational efforts in financial management are likely to be very important. These educational efforts may include emphasis on both personal budgeting and on how to evaluate alternative financing options.

The second theme focuses on general economic conditions on the Reservation and surrounding area. The third (low incomes), fourth (unstable incomes), and sixth (lack of affordable homes) all relate to the general level of economic activity.² **Together, these six items account for more than 80 percent of the “votes” for the most important single barrier to home ownership:**

1. Poor credit rating
2. Lack of savings for a down-payment
3. Low incomes
4. Unstable incomes
5. Too much debt already
6. Lack of affordable homes

Housing Issues Facing Menominee Members Who Own Their Homes

We noted in Table 1 that over 60 percent of the sample reported that they own their primary residence and in our discussion, we noted that more than 90 percent of members who are currently renters would like to become home owners. Given these results, it is clearly important to understand the housing issues faced by members who currently own their home. We will start this discussion by describing some key elements of the homes owned by survey respondents.

Description of Respondent Housing Features. Table 5 shows a relatively uniform distribution of home ownership in terms of how long members have owned their residence. As one would expect, older respondents are more likely to have owned their home for a longer period of time than younger ones. In addition, those with full time jobs tend to have owned their home longer, while those who are unemployed have owned their home for shorter periods of time. Members with more formal education tend to have owned their home for shorter periods.

The interest rate paid by Tribal members for their mortgages varies quite dramatically, from a low of 1 percent to a high of 25 percent. Men are somewhat more likely to pay a higher rate of interest on their mortgages compared to women. Homeowners who report that a poor credit rating is a serious or very serious issue for them also tend to have mortgages with higher rates. 62% of homeowners reported paying 7% or more in mortgage interest. The average rate on 30-year fixed-rate mortgages at the beginning of September 2005 stands at 5.71 percent³. The

² General level of economic activity refers to economic conditions (unemployment, job opportunities, business activity, etc.). The Menominee community faces significant challenges as it contemplates economic development. On the reservation 97% of the land is owned by the Tribe and most is held in a sustained-yield forest. Only 3% of the land base is in use as either taxable private property (homes/businesses) or government/public use (county buildings, roadways, fire station, highway shop). Unlike other communities, there is virtually no land available for private development.

³ http://money.cnn.com/real_estate/financing/. 9/3/2005.

implications of this disparity are highlighted by the top three difficulties faced by homeowners summarized in Table 7: the lack of money or loans or money for home improvements and the inability to refinance their higher interest rates.

Table 5: Respondent Home Features							
	Count	< 1 year	1 - 5 years	6 - 10 years	11 - 15 years	16 - 20 years	20+ years
Length Ownership	260	1.9%	24.6%	20.0%	18.1%	12.3%	23.1%
	Count	< 4%	5 - 6%	7 - 8%	9 - 10%	11-15%	15+%
Mortgage Interest Rate	112	18%	21%	37%	10%	11%	4%
	Count	Single Family Home	Duplex	Trailer	Double-Wide Trailer	Other	
Type Residence	270	63%	2%	17%	10%	8%	
	Count	1	2	3	4	5	6+
People in Home	274	7%	34%	21%	16%	11%	12%
	Count	1	2	3	4	5+	
Bedrooms	274	2%	28%	54%	12%	4%	
	Count	1	2	3			
Bathrooms	274	49%	46%	5%			
	Count	Excellent	Good	Average	Poor	Very Poor	
Condition	268	18%	32%	31%	12%	6%	

Nearly two-thirds of the homeowners in the sample report living in single-family homes and more than one-quarter live in some type of trailer or mobile home. Home type is very closely associated with age; older members who responded to the survey were significantly more likely to report living in a single-family home and younger ones to report living in a trailer. Respondents who report being unemployed are significantly more likely to live in a trailer than those with full or part-time jobs, retirees and the disabled. 12 respondents wrote in “duplex” when asked to describe their current rental residence which was not a survey option, however, “apartment” was a choice.

Int Rate		Home	Mobile
< 4%	Number	13	5
	Percent	18%	17%
5 – 6%	Number	19	2
	Percent	26%	7%
7 – 8%	Number	29	8
	Percent	40%	27%
9 – 10%	Number	8	3
	Percent	11%	10%
10+%	Number	4	12
	Percent	5%	40%
Total	Number	73	30

There is also a distinct relationship between the type of home owned and the mortgage interest rate paid. Those who own single-family or duplex homes pay significantly lower mortgage interest rates than do those who own mobile homes (single or double-wide). This disparity is clear in Table 6. Fifty percent of all mobile home owners are paying at least 9 percent for their mortgage. Such high rates are likely to be quite burdensome and contribute to debt service problems and declining credit ratings.

Nearly 80 percent of the sample lives in households with 4 or fewer people. Those 65 and older are more likely to live alone or with one other person than are those in younger age categories. Similarly, retirees and the disabled tend to live with fewer people than do those with jobs or who are unemployed.

Most houses owned by Tribal members have three or fewer bedrooms and one or two bathrooms. Both the number of bedrooms and bathrooms tend to increase with income levels – those reporting higher incomes also have larger homes. The number of bedrooms is also associated with the age of the respondent. Those 65 and older tend to have fewer bedrooms, typically 2, while those in the 25 – 34 age category have somewhat more, typically 3 or 4. Younger respondents also reported having a larger number of bathrooms than those in other age groups.

Exactly half of the respondents said that their home was in good (32 percent) or excellent (18 percent) condition. On the other hand, nearly one-fifth of the homeowners said their home was in poor or very poor condition, so housing quality appears to be a significant issue for the Tribe. There is a notable difference in the assessment of the condition of their current home for respondents with homes on the reservation and those with homes off the reservation. For off-reservation home owners, 74 percent said their home was in excellent or good condition. Much lower percentages of respondents with homes on trust (43 percent) or fee (36 percent) said the condition of their homes were excellent or good. The higher the income level reported, the more likely the respondent reports that their house was in good or excellent condition. Somewhat surprisingly, higher levels of formal education are associated with lower ratings of the condition of the respondent's home.

Finally, members were asked about additional aspects of their home ownership experience:

- the location of their home – roughly two-thirds of all respondents reported that their home is located on trust land (53 percent) or fee land (12 percent). Members who are older, retired, or disabled were statistically more likely to say they live on the Reservation than other demographic groups. Thirty percent said their home was located off the Reservation. Younger members, those with full-time employment and higher incomes were more likely to report living off the Reservation.

- their interest in owning a home on the Reservation if they don't already – of those who currently own a home off the Reservation, only 39 percent indicated an interest in moving back to the Reservation. Men were more likely to say they would like to own a home on the Reservation than were women.
- barriers to moving back to the Reservation – the biggest barrier to those with an interest in having a home on the Reservation is lack of financing (49 percent). The cost of homes on the Reservation was noted as the biggest barrier to moving to the Reservation by 15 percent, lack of supply by 9 percent and lack of information by 9 percent. A wide variety of other reasons were given by the remaining 17 percent (e.g. combinations of cost- supply-information-finance, concern about violence on the Reservation). Lack of financing was identified significantly more often by respondents from lower-income households and lack of information by those from higher-income homes. Of 25 written comments in this section, 5 respondents wrote that all of the barriers listed (cost, lack of supply, lack of information, and lack of financing) were keeping them from owning a home on the Reservation. Three commented that the high crime rate was the single biggest barrier to having a home on the Reservation.
- use of home equity loans – one-quarter of respondents said that they have had a home equity loan. Use of home equity loans was higher among those with higher incomes (versus lower income households), those who are fully-employed (versus part-time, unemployed, retired and disabled people), those who own a single-family home (compared to owners of trailers or duplexes), and those rating their home as being in good or excellent shape (versus poor or very poor).

Menominee Home Owner Issues. Respondents were asked to rate a number of home ownership issues on a scale from very serious to not serious. The results of this segment of the questionnaire are summarized in Table 7. In Table 7 we report the number of people responding to a given issue (count), the percentage that rated it as very serious, serious, mildly serious, or not serious, the weighted average response with weights as given in the table, and the percentage who identified a given item as the single most serious problem they face. Perhaps somewhat surprisingly, the most serious problems facing Menominee homeowners appear to focus on the inability to afford home improvements. Nearly half of the sample said that not having money available to pay for home improvements was a serious (21 percent) or very serious (28 percent) problem for them. Lack of cash for home improvements is the most serious problem for Menominee home owners whether measured by the weighted average or the percentage identifying it as the single most important issue they face. Lack of cash for home improvements is a significantly bigger issue for the unemployed or disabled and those with lower household incomes.

Issue	Count	Very Serious	Serious	Mildly Serious	Not Serious	Weighted Average ¹	Most Serious Issue
Lack cash for home improvements	237	28%	21%	22%	30%	2.46	28%
Lack loan for home improvements	226	27%	14%	21%	38%	2.29	10%
Unable re-finance	218	17%	15%	11%	57%	1.93	10%
Unable pay property tax	208	6%	9%	12%	74%	1.48	9%
House too small	225	12%	11%	13%	64%	1.70	6%
Poor credit rating	220	15%	15%	17%	53%	1.93	6%
High interest	207	9%	20%	16%	56%	1.82	6%
Difficulty paying mortgage	211	6%	9%	9%	76%	1.45	4%
Lack finance/budget skills	224	8%	13%	21%	58%	1.71	4%
Unable pay utilities	227	7%	15%	15%	63%	1.67	4%
House too large	219	1%	3%	11%	85%	1.20	4%
Unable maintain home	216	7%	8%	14%	71%	1.52	3%

1. Weights: very serious = 4, serious = 3, mildly serious = 2, not serious = 1

Substantial proportions of Menominee homeowners also identified the inability to borrow money to make home improvements as a serious (14 percent) or very serious (27 percent) issue for them. Men find the inability to get a loan to pay for home improvements to be a bigger issue than do women. As expected, the seriousness of this issue declines as household income increases.

It is encouraging to see in Table 7 that relatively small percentages of respondents said that they were having serious (9 percent) or very serious difficulties (6 percent) paying their mortgage. There were no statistically significant differences between different demographic groups with respect to difficulties paying the mortgage.

Tribal Housing Department Services/Programs

Menominee Tribal members were asked about their use of and satisfaction with 5 services or programs offered by the Housing Department. The data in Table 8 suggest two overarching conclusions:

- there is a relatively low percentage of Tribal members who use these programs
- the level of dissatisfaction with the programs seems relatively high

For some of the programs in Table 8, the level of participation is limited by rules governing their operations:

- Housing Maintenance Assistance is only available to tribal members renting from the Tribal Housing Department

- Emergency Home Repair Loans are available to tribal members who own their own homes
- Down Payment Assistance was available to homebuyers only during the period that funding was available
- Credit Counseling and Financial/Budgeting Instruction is available to all tribal members, homeowners and renter.

Further the results reported in Table 3, 4, and 7, all point to a need for further training in financial management and consumer education (e.g. to help avoid or deal with poor credit ratings, the accumulation of excessive debt loads while in their 20s, and so on). Therefore, the fact that only 5 percent of renters and 7 percent of homeowners in the sample report having taken advantage of these educational offerings, is somewhat disappointing.

As Table 8 indicates, the most heavily used programs offered by the Housing Department are the Housing Maintenance Assistance and Emergency Home Repair Loan programs. Given the foregoing discussion, in which difficulties with funding (via savings or a loan) home improvement projects were identified as the most important issues facing homeowners, this result is probably not surprising. The fact that the Tribe has such programs also suggests that it is being responsive to the needs of its members.

However, the level of customer satisfaction with the home maintenance and repair programs and the other programs listed in Table 8 is problematic. At 36 percent, the Housing Maintenance Assistance program had the highest percentage of the users reporting dissatisfaction with services received of the five programs/services considered. This rate says that for every two satisfied customers, there is one who is dissatisfied, which is not a strong level of performance. On the other hand, because the percentage of people in the sample who have used these programs is small, and those who feel that they didn't have a good experience with the programs might be more motivated to return their questionnaire, the level of dissatisfaction indicated by Table 8 may overstate the real level of concern with these programs.

Table 8: Use and Satisfaction with Tribal Housing Services

	Count	Number of Respondents Using Services	Percent Used	Percent Satisfied	Percent Dissatisfied
Housing Maintenance Assistance	405	60	15%	64%	36%
Emergency Home Repair Loan	405	50	12%	70%	30%
Down Payment Assistance	394	27	7%	69%	31%
Credit/Financing Counseling	397	23	6%	70%	30%
Financing/Budgeting Instruction	400	17	4%	75%	25%

In terms of use and satisfaction with these programs:

- Housing Maintenance Assistance Program: This program is used significantly more often by women than men; by those employed part-time or who are retired or disabled than by those who are either unemployed or employed full time; by those with incomes under \$25,000 than those earning more, and by those 55 years of age and older than by younger Tribal members. Satisfaction with this program is higher among older members than among younger ones.
- Emergency Home Loan Program: Older members are significantly more likely to use this program than younger members.
- Down Payment Assistance: Respondents who reported household incomes of between \$75,000 and \$99,999 per year had a significantly higher rate of use of this program than other income groups. It should be noted, that this program no longer exists and was not based on income.
- Credit and Financing Counseling: Use of this program increased with the years of formal education (e.g. those with 4-year college degrees or more, reported significantly higher rates of participation in this program than those with a high school diploma or less.)
- Financing and Budgeting Instruction: Women reported significantly higher rates of satisfaction with this program than men.

Future Housing Expectations

Tribal members were asked if, over the next 3 to 5 years, they expect to buy a larger home, buy a smaller home, sell their home and pursue rental options or, if they currently live off the Reservation, buy a home on the Reservation. More than one-quarter of the respondents (27 percent) said they expect to buy a larger home and more than one-fifth (21 percent) said they intend to buy a home on the Reservation. Members who currently have an off-Reservation landlord or are younger than 35, are statistically more likely to expect to buy a larger house than other demographic groups. Those currently renting from the Tribal Housing Department and those who are retired are less likely to say they intend to buy a larger home.

Few Tribal members indicated that the other options about which we inquired, downsizing by purchasing a smaller house (7 percent) and selling a home and renting (6 percent) are actions that many expect to take within the next 5 years. Significantly higher percentages of those 65 years of age or more, those who are retired, and those who work part-time said they anticipate selling their home and renting.

Additional Comments Concerning Tribal Housing Issues

This section summarizes participants' responses to "Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?" which was included at the end of the survey. It is a companion piece to the quantitative analysis of the survey. The 188 written comments to this question help illuminate some of the issues that were found to be of concern to respondents. See Appendix B for comments in their entirety. Remarks concerned crime, high unemployment and neglected properties. Others expanded on their choices made within the framework of responses in the survey. Comments concentrated heavily on the lack of funds available for home repairs, inequality in housing opportunities and lack of available housing.

Conclusions

The survey statistics demonstrate the housing need(s) faced by Tribal households who responded. The questionnaire emphasized three areas of focus:

- The opinions and experiences of those who rent their accommodation,
- Those who own their own home, and
- The use and satisfaction of Tribal Housing Department program.

Housing Issues Facing Menominee Tribal Members Who Rent

- Rental housing that is too small to meet their needs is the most serious problem facing Tribal renters (but only slightly more than one-quarter of renters listed this as a serious or very serious problem).
- A majority of renters (92 percent) said that they would like to own their own home rather than continue renting.
- In the opinion of survey respondents, the single most important impediment to home ownership is the lack of savings for a down-payment for a home.
- Other personal financial management and consumer issues, such as a poor credit rating or having too much current debt, emerged as barriers to home ownership.
- In addition, the overall economic conditions on the Reservation and surrounding area contribute to the difficulty facing renters pursuing home ownership.

Housing Issues Facing Menominee Members Who Own Their Homes

- The most serious issue for home owners was the inability to afford home improvements.
- Many tribal members, particularly those who own mobile homes, are paying interest rates that are considerably higher than the national average rate.
- Half of respondents feel their home is in good or excellent shape, while nearly one-fifth said their home was in poor or very poor condition. However, those with homes on the reservation were significantly less satisfied with its condition than were those living off the reservation.
- Tribal members with an interest in having a home on the Reservation, stated that the lack of financing was their biggest barrier to moving back.

Tribal Housing Department Services/Programs

- The level of member participation in Tribal Housing Department programs is quite low.
- Members that utilize Tribal Housing Department programs have a noticeably high level of dissatisfaction with the programs.

Three challenges in particular appear to be confronting Tribal members in regards to housing issues:

- insufficient personal financial management and consumer skills, i.e., lack of capital for a down payment, lack of access to credit, and a poor credit history,
- the lack of affordable housing on the Reservation,
- the socio-economic conditions on and around the Reservation (crime, high interest rates, lack of job opportunities, etc.).

Recommendations and Strategies

To help alleviate some of these difficulties, the following recommendations and strategies are given:

- Housing affordability is a major problem for renters. A goal would be to increase awareness of programs addressing personal financial management, such as credit counseling and homebuyer education services. If possible, develop programs specifically targeting younger Tribal members.
- Explore strategies to develop both single-family and multi-family housing, within the constraints of limited availability of developable sites.
- Current home owners face an additional burden of home improvement affordability. Loan programs addressing rehabilitation needs would be beneficial.
- Some of the broader socio-economic challenges affecting housing issues on the reservation require longer term efforts to increase incomes, control crime, and working with lenders and members to secure more affordable mortgage rates.

Appendix A – Menominee Tribal Housing Department Survey

1. Do you rent or own your primary residence (where you live most of the time)? Rent Own
2. In the next 3 to 5 years do you anticipate:
 - a. Buying a larger home Yes No
 - b. Buying a smaller home (e.g. downsizing) Yes No
 - c. Selling a home, then renting (e.g. retirement) Yes No
 - d. Buying a home on the Reservation (e.g. if currently living off-Reservation) Yes No

If you rent, go to question 3, if you own your primary residence, go to 14

3. Would you like to own a home or do you prefer to continue renting? Rent Own

If you'd like to own a home go to question 4, if you prefer to continue renting go to 6

4. How serious a barrier to you owning your own home is each of the following:

a. Lack of savings for a down-payment	very serious	serious	mildly serious	not serious
b. Income too low to pay mortgage	very serious	serious	mildly serious	not serious
c. Income too unstable to pay mortgage	very serious	serious	mildly serious	not serious
d. Poor credit rating (unable to get loan)	very serious	serious	mildly serious	not serious
e. I have too much debt already	very serious	serious	mildly serious	not serious
f. Unwilling to go into debt	very serious	serious	mildly serious	not serious
g. Do not understand mortgage loan process	very serious	serious	mildly serious	not serious
h. Poor budgeting skills	very serious	serious	mildly serious	not serious
i. Do not understand the process of buying a home	very serious	serious	mildly serious	not serious
j. Homes are not available that I can afford	very serious	serious	mildly serious	not serious
k. Lack housing of size needed	very serious	serious	mildly serious	not serious
l. The length of the mortgage commitment (20-30 years)	very serious	serious	mildly serious	not serious
m. Difficulty paying property tax	very serious	serious	mildly serious	not serious
n. Other _____	very serious	serious	mildly serious	not serious

5. Of the items a to n in question 3, which is **the single most serious barrier to you** owning your home? (please write the letter here) _____

6. Who is your current landlord (the person from whom you rent your residence)?
 Menominee Tribal Housing Department tribal member on Reservation
 non-tribal member on Reservation off-Reservation other_____
7. How would you describe your current rental residence?
 single family house apartment trailer double-wide trailer other_____
8. How many people normally live in your current rental residence? _____
9. How many bedrooms are there in your current residence? _____
10. How many bathrooms are there in your current residence? _____
11. How would you characterize the following housing issues for you:

a. Difficulty paying rent (missed/bee n late with 2 or more rent payments in last 12 months)	very serious	serious	mildly serious	not serious
b. Unable maintain furniture/appliances	very serious	serious	mildly serious	not serious
c. Lack financial and budgeting skills	very serious	serious	mildly serious	not serious
d. Rental housing too small for needs	very serious	serious	mildly serious	not serious
e. Rental housing too large for needs	very serious	serious	mildly serious	not serious
f. Inability to pay utilities (missed/been late with 2 or more payments in last 12 months)	very serious	serious	mildly serious	not serious
g. Other_____	very serious	serious	mildly serious	not serious

12. Of the items a to g in question 11, which is **the single most serious problem for you?**
 (please write the letter here) _____
13. How would you describe the condition of your current rental residence?
 excellent good average poor very poor
Please go to question 27
14. Where is your home located?
 on trust land on fee land off the Reservation other_____
15. If your current home is not on the Reservation, would you like to own a home there? yes no
16. If you would like a home on the Reservation but don't currently have one, what is the single biggest barrier keeping you from this?
 cost lack of supply lack of information lack of financing other_____

17. How long have you owned this home? _____
18. If you have a mortgage on your current home, what is the interest rate on your loan? _____%
19. Have you ever received a home equity loan (e.g. to finance home improvements)? yes no
20. How would you describe your current residence?
 single family house duplex trailer double-wide trailer other _____
21. How many people normally live in your current home? _____
22. How many bedrooms are there in your current home? _____
23. How many bathrooms are there in your current home? _____
24. How would you describe the condition of your current home?
 excellent good average poor very poor
25. How would you characterize the following homeownership issues for you:

a. Difficulty making mortgage payments (missed/been late with 2 or more payments in last 12 months)	very serious	serious	mildly serious	not serious
b. Poor credit rating (high risk, high interest mortgage)	very serious	serious	mildly serious	not serious
c. Interest too high on loan	very serious	serious	mildly serious	not serious
d. Not able to re-finance because of bad credit	very serious	serious	mildly serious	not serious
e. Not able to maintain home	very serious	serious	mildly serious	not serious
f. No money available to make home improvements	very serious	serious	mildly serious	not serious
g. Not able to get a loan to make home improvements	very serious	serious	mildly serious	not serious
h. Lack financial and budgeting skills	very serious	serious	mildly serious	not serious
i. House too small for needs	very serious	serious	mildly serious	not serious
j. House too large for needs	very serious	serious	mildly serious	not serious
k. Inability to pay utilities (missed/been late with 2 or more payments in last 12 months)	very serious	serious	mildly serious	not serious
l. Difficulty paying property tax	very serious	serious	mildly serious	not serious
m. Other _____	very serious	serious	mildly serious	not serious

26. Of the items a to m in question 25, which is **the single most serious problem for you?**
 (please write the letter here) _____

27. Have you ever used any of the following services from the Tribal Housing Department and if so, were you satisfied with them?

a. Credit/Financing counseling	yes	no	satisfied	dissatisfied
b. Financing/Budgeting instruction	yes	no	satisfied	dissatisfied
c. Down payment assistance	yes	no	satisfied	dissatisfied
d. Housing maintenance assistance	yes	no	satisfied	dissatisfied
e. Emergency home repair loan program	yes	no	satisfied	dissatisfied
f. Other_____	yes	no	satisfied	dissatisfied

28. Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?

Demographic information

29. What is your gender	Male		Female			
30. What is your age:	18-24	25-34	35-44	45-55	56-64	65+
31. What is your highest level of education:	less than high school		high school	2-year/tech college		
	4-year college degree		graduate/professional degree			
32. What is your current employment status	fully-employed		employed part-time			
	unemployed	retired		disabled		
33. What is your current household income	under \$25,000		\$25-\$34,999	\$35-\$49,999		
	\$50-\$74,999		\$75-\$99,999	\$100,000+		

This completes the questionnaire. Thank you very much for doing this for us.

Please mail the completed questionnaire in the self-addressed, postage paid envelope to:

Dr. David Trechter
 Survey Research Center, UW-River Falls
 410 S. 3rd St
 River Falls, WI 54022

Appendix B – Written Comments

Q6 Who is your current landlord?

Other:

- Family member owns home (x4)
- Non-tribal off Reservation
- Live at Wisconsin House Inn for the past 4 years.
- No longer pay rent. Long story.
- Half-way house (I'm homeless)
- Tina Wychesit
- None
- Self-mobile home
- Midwest properties
- Mortgage with W.M.C

Q7 How would you describe your current rental residence?

Other:

- Duplex (x12)
- multi-family house (x2)
- Mobile home (x2)
- Town House (x2)
- Ranch style
- Family house
- 3-bedroom bungalow
- 4 Bedroom home
- Elderly Units
- Boarding house
- Hotel room
- Keshena
- homeless
- We own

Q11 How would you characterize the following housing issues for you?

Other:

- Debt/credit problems (x5)
- House in need of repairs (x4)
- Heating and other utilities (x3)
- Taxes
- Rental no handicapped
- House too small
- Quality of home
- No rental houses for middle income on Reservation
- Never received housing/never had the chance
- High crime/vandals
- I pay rent on time

Q14 Where is your home located?

Other:

- County (x4)
- Reservation (x4)
- Legend Lake (x2)

- 99 yr. Lease
- Middle village
- Oconto
- Shawano
- Maple Valley
- Matthew Nnuck Road
- Tribal housing - Warrington addition
- Prison
- Private/own
- Off the Reservation on fee land

Q16 If you would like a home on the Reservation but don't currently have one, what is the single biggest barrier keeping you from this?

Other:

- All: cost, lack of supply, information, financing (x5)
- High crime rate (x3)
- Lack of interest (x2)
- Location (x2)
- Own home (x2)
- Age (x2)
- Credit (x2)
- Community values
- School
- Prison
- Have one
- All of them plus waiting list
- Want to build on residential lot on Legend Lake.
- Need to sell my rental first

Q20 How would you describe your current residence?

Other:

- 3 bedroom home (x5)
- Ranch Style (x3)
- Split-level (x2)
- Bi-level (x2)
- House
- Duplex converting back into single family
- Apartment
- Trailer with an addition
- Modular
- Prison cell
- 4/family
- 2 beds
- Farm house
- USDA

Q25 How would you characterize the following homeownership issues for you?

Other:

- Repairs needed (x3)
- Mold problem (x3)
- Trouble paying rent (x2)

- No income (x2)
- Finance
- No down payment
- Heating/gas
- Legend lake issues
- Spouse disabled since 5/04
- Not enough info on the process for trust land.
- Selling current home
- Age

Q27 Have you ever used any of the following services from the Tribal Housing Department and if so, were you satisfied with them?

Other:

- Handicap assistance
- Help thru Elderly (Hip)
- Terminated mutual help home contract
- Never used services
- Well and septic
- Winterization program
- Disability assistance
- Mortgage assistance
- My wife attended home ownership
- New furnace and roof repair
- Mutualhelp
- Obtaining a home
- Tribal Loan
- New home/credit check
- Elder
- Eagle Nest transitional housing
- Attended Sharon Waukau class-Fanny Mae Program
- New Cap/weatherization
- Elderly rental

Q28 Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?

HOUSING REPAIR/MAINTENANCE

- Not enough funding or loan availability for repairs and improvements (x11)
- Repairs not completed in a timely manner (x5)
- Mold problem in my home (x5)
- Home repair program needs improvement/Does poor work (x4)
- Need repairs for home (x3)
- House needs repairs but cannot get a loan (x2)
- Need incentives for residents to care for and own home (x2)
- Need to maintain neighborhoods and Reservation (x2)
- Home improvement assistance hard to get
- Outrageous maintenance fees
- House in need of repairs. Applied for help but have not received a response.

ELDERLY HOUSING

- Need help available to elderly wanting to buy home or get repairs (x4)

- More elderly housing needed (x2)
- Can never get help even though I'm elderly and live on SSI
- Waive requirements for the elderly and veterans receiving V.A. service corrected compensation.

FUNDS/LOANS

- Unable to qualify for loans because don't live on Reservation(x5)
- Lack of help from tribal members toward purchasing home(x3)
- Too poor to own home (x3)
- I don't qualify for any assistance; however, have poor credit to qualify for bank loans, etc (x2)
- Need low interest start-up loans for members off Reservation
- To be able to receive home improvement loan from tribe even with both working.

HOUSING TOO EXPENSIVE

- Rent too high (x7)
- Payments should be more uniform/Stop increasing fees and rent with increase in wages(x6)
- Housing prices on the Reservation are too high.

BUILDING HOMES

- Would like to build a home on my land(x6)
- No lots available to build on (x8)
- I feel that our people should be able to put a house where they would like.
- I would like to be given more than a 1 year time period to build on Legend Lake residential lot.

HOUSING DEPARTMENT

- There should be equal housing opportunities for everyone/No favoritism (x18)
- Need more information about housing programs and services (x14)
- Difficulties dealing with housing department – Discriminatory, unresponsive (x6)
- People kicked out of housing too easily. (x4)
- Would like help with housing (x2)
- Housing program was a big help
- Need Native Americans working in realty offices to explain home issues
- I would prefer to deal with tribe to get a home equity loan, but not the loan fund as that is too long and cumbersome a process. Could housing accommodate this type of need in future?
- They should look at money issues for the people before they say they don't have money for this and that. In other words- know the big money issues beforehand!!
- Needs new director
- Need help but I am over income for any assistance and my credit gets me turned down other places.

MORE HOUSING NEEDED

- Not enough housing (x13)
- Need more non-senior single dwellings (x6)
- Not using available homes (x4)
- Would like to get a home (x2)
- We could use more housing for families. (x2)
- Lack of housing to meet my needs
- Homes are made by quantity NOT quality.

COMMUNITY

- Reservation housing is in poor condition/Bad communities (x6)
- Limited job opportunities/High unemployment on Reservation(x4)
- Crime, especially vandalism and break-ins (x3)

- People don't maintain land and keep yards clean(x3)
- School district needs improvement (x2)
- Property taxes are too high/increased too much
- Transfer police jurisdiction to BIA or hire some more non-Indian police. Monitor tribal police brutality.
- Educating our younger people of these issues will prevent them from making the same mistakes so many of have made.
- Places in community areas for children's playground and keep up with maintenance on them. Take care of Dogs.
- Would like chickens and gardens allowed in yards in town.
- Need to have lawn/gardening services

TRUST LAND

- Unable to get services because I'm on trust land (x4)
- Unable to get financing for home on trust land instead of having to pay property taxes
- People who own their land and unable to get a home built on it, without having to put it in trust.
- Only problem is because it is on trust land you can only use tribal loans for improvement.

UTILITIES

- Winterizing homes/Wood heating is better and less expensive than gas (x5)

OTHER

- I'd like to know what I have to look forward to after I get out of prison and for the other Menominee's as well.
- I've never applied for housing on the Reservation.
- Never got any help from anyone
- Would like the tribe to help those living off the Reservation as well.
- Put tribal members to work and build homes that people can buy
- When someone is awarded a mutual help home they are like buying a new house. MTHA should put in NEW furnaces, hot water heaters, and dump pumps. Check basement walls for leakages.
- Do not live on the Reservation.
- Can't sell property. Must be tribal member.
- Why don't we have the tribe building homes like Oneida or apartment buildings?
- I have a mutual help home that has been paid for. If I was to get a major loan to renovate I believe I could use my home as collateral, but I'm proud to say I'm a home owner-this is my home.
- Include mutual help program on survey.
- No more housing projects.
- Would have liked to have cabin on my lake lot.
- Would like to refinance
- Interested in getting a larger home.
- Income limit guidelines.
- When I got my home repair loan I wasn't expecting to get it because I'm young, but they Okayed it and here I am living as a family!
- Not everyone has housing problems or issues with financing.
- Hell raisers. Placing all homes in projects - with only a handful of decent neighbors - the rest suck. Income not high enough right now to support large home.
- People who have lived in housing the longest should be able to own the house they live in.
- Tax Credit homes should have been put together a lot better than they are.

Appendix C – No Response Bias Test

Any survey has to be concerned with “non-response bias.” Non-response bias refers to a situation in which people who don’t return a questionnaire have opinions that are systematically different from the opinions of those who return their surveys. For example, suppose non-respondents generally feel that the quality of their home is poor or very poor, whereas most of those who returned their questionnaire feel that their home is good to excellent, non-response bias would exist. In this case the survey results would overstate the quality of homes in the opinion of the overall population.

The standard way to test for non-response bias is to compare the responses of those who return the first mailing of a questionnaire to those who return the second mailing. Those who return the second questionnaire are, in effect, a sample of non-respondents (to the first mailing) and we assume that they are representative of that group.

The SRC tested for statistically significant differences in the way respondents to the first and second mailings answered the 68 variables in the Menominee Tribal Housing Survey. We found statistical differences in only 6 variables:

- Question 2(a) – expecting to buy a larger home (a significantly higher percentage of respondents to the second mailing of the questionnaire answered this in the affirmative)
- Question 2(b) – expecting to buy a smaller home (a significantly higher percentage of respondents to the first mailing answered this in the affirmative)
- Question 20 – type of housing (a significantly higher percentage of respondents to the first mailing stated they live in a trailer and a significantly higher percentage of respondents to the second mailing said they live in a double-wide trailer)
- Question 23 – number of bathrooms (a significantly higher percentage of respondents to the first mailing said they have a single bathroom, a significantly higher percentage of respondents to the second mailing said they had 2.5 or 3.5 bathrooms)
- Question 27 – satisfaction with emergency repair program (a significantly higher percentage of respondents to the first mailing said they were dissatisfied with this program)
- Question 33 – household income (significantly higher percentages of respondents to the first mailing said their household income is either under \$25,000 per year or between \$25,000 and \$34,999 per year)

Appendix D – Sample Bias Tests

A survey is a sample of opinions from a population. Sample bias can be created if the sample drawn is not random or if the questionnaires returned do not truly represent the underlying population. The SRC drew the sample for the Menominee Housing Survey by randomly drawing names from an alphabetical list of Tribal members, so we are convinced that this is not a source of sample bias.

We are gauging the degree to which the sample represents the underlying population by looking at how well the final sample mirrors the overall population with respect to some key demographic variables: gender, age, education, home ownership rates, employment and household income.

Table 1 indicates that the sample has:

- a much higher percentage of women respondents
- a much lower percentage of respondents under 35
- a much higher percentage of low-income households

than would be expected given data from the Census.

To see if these unexpected proportions are likely to bias the results of the survey, the SRC did statistical tests comparing the average values of all 68 variables in the survey with respect to gender, age, and income. Basically, we were testing to see, for example, if the average response of men in the sample differed from that of women.

Gender. Eight variables have gender-based statistical differences:

- men are statistically more likely to say that the lack of affordable homes is a serious barrier to home ownership
- men identify “lack of a down payment” and women “low income” as the biggest barrier to home ownership they face at statistically significant levels
- Men are statistically more likely to identify an off-Reservation person or another tribal member as their landlord while women are more likely to identify the Tribal Housing Authority
- Men are more likely to say that they have very serious problems paying their rent than are women
- Men not currently living on the Reservation are more likely to express an interest in moving back than are women
- Men are more likely to say they can’t get a loan to make home improvements than are women
- Men are less likely to say they need financial or budgeting instruction than women
- Men are less likely to have used the housing maintenance assistance program than women

Given the relatively few number of statistically significant differences in the response patterns of men and women, the SRC concludes that the results do not need to be adjusted to account for the scarcity of male responses.

Age. Fourteen of 68 variables were found to have statistically different patterns of response related to the age of respondents. Virtually all of the differences correspond to the home-ownership lifecycle we would expect:

- Younger members (under 35) are statistically more likely to say that they plan to buy a larger home in the next 3 – 5 years
- The likelihood of selling a home in the next 3 – 5 years increases with age
- Those over 65 years of age who are currently renting their home are statistically more likely to say that they will continue renting than are younger cohorts
- Poor credit as a barrier to homeownership declines with age
- Those under 35 or over 65 report fewer people living in their rental unit or home than those in the 35 – 64 age categories.
- The likelihood that a member's home is on trust land increases with age
- The length of home-ownership increases with age
- Those 35 and over are more likely to own a single-family home while those under 35 are more likely to own a trailer
- Both the number of bedrooms and bathrooms increase with the age of the respondent
- Older members are more likely to utilize the Tribe's home maintenance program and to be satisfied with it.
- Older members are also more likely to have utilized the emergency home repair program

There does not appear to be a systematic pattern of statistical differences based on age. We conclude that age-based adjustments in the survey results are not warranted.

Income. The sample, as shown in Table 1 includes a substantially higher proportion of households with incomes of less than \$25,000 per year than would be expected given data from the Census. Because housing is generally the largest single item in a household budget, it is probably not surprising that 22, or nearly one-third, of the 68 variables tested have statistically significant income-related differences. In particular, the battery of questions dealing with barriers to homeownership (question 4, parts a – m) and homeownership issues (question 25, parts a – l) have substantial numbers of statistically significant differences.

With respect to barriers to homeownership, lower income respondents were significantly more likely to identify the following as serious or very serious barriers:

- Incomes too low to pay mortgage
- Income too unstable to pay mortgage
- Poor credit rating (unable to get a loan)
- Having too much debt already
- Being unwilling to go into debt
- Lack of available, affordable homes

With respect to homeownership issues, lower income respondents were significantly more likely to identify the following as serious or very serious issues:

- Poor credit rating (high risk, high interest mortgage)
- Not able to re-finance because of bad credit
- Not able to maintain home
- No money available to make home improvements
- Not able to get a loan to make home improvements
- House too large for needs
- Inability to pay utilities (missed/been late with 2 or more payments in last year)

In addition, higher income members are more likely to own a home off of the Reservation, are less likely to say that lack of financing keeps them from buying a home on the Reservation, and are more likely to have received a home equity loan. Higher income Tribal member homes are more likely to have more bedrooms and bathrooms and to report that their home is in “excellent” condition than lower-income respondents. Finally, higher income members are less likely to have used Tribal Housing Department programs that assist with down payments and home maintenance.

The number and pattern of statistical differences with respect to income suggests that the sample probably does have a bias with respect to this variable. In particular the raw responses to questions 4 and 25 are likely to overstate the seriousness of these barriers to and issues associated with homeownership because the sample contains more low-income members than expected. The results for these two questions have been adjusted to better reflect the importance of those barriers and issues. The adjustments are done in the following way:

1. the number of people identifying a given barrier/issue as very serious, serious, mildly serious or not serious is calculated for each income group.
2. a weight of 4 is assigned to responses of “very serious”, 3 to “serious” responses, 2 to “mildly serious” and 1 to “not serious”.
3. an overall, average seriousness is calculated for each income group – the closer the value is to 4 the more serious the barrier/issue.
4. the percentage of the total population of the Band falling into each income category according to the Census is calculated.
5. the weighted value of a given barrier/issue is calculated by multiplying its average seriousness value for each income group by the percentage of the overall population of the Band falling into that category.

For example, the first 4 lines of data in the following table show the number of respondents who rated “lack of savings for a down payment” as very serious, serious, mildly serious, and not serious barrier to homeownership, broken down by household income level. The average value for each income category is calculated as described in items 2 and 3 above. For those reporting, less than \$25,000 of household income the average value of 3.35 is calculated as:

$$((78*4) + (35*3) + (16*2) + (7*1)) / (78 + 35 + 16 + 7) = 3.35$$

	<\$25,000	\$25,000 - \$34,999	\$35,000 - \$49,999	\$50,000 - \$74,999	\$75,000+
Very serious	78	10	11	7	0
Serious	35	3	7	2	1
Mildly serious	16	3	2	3	0
Not serious	7	2	1	1	1
Average Value	3.35	3.17	3.33	3.15	2.00
Percent of Total Band Population	40%	17%	20%	16%	7%
Weighted Ave	3.19				
Unweighted Average	3.30				

To calculate the overall weighted average for “lack of savings for a down payment” as a barrier to homeownership, the average value for each income category is multiplied by the percentage of the Band that the Census indicates falls into that income category:

$$(3.35*.4)+(3.17*.17)+(3.33*.2)+(3.15*.16)+(2.00*.07) = 3.19$$

A value of 3.19 indicates that lack of savings is a very serious barrier to home ownership given that the maximum value possible is 4.00 (which would occur only if every respondent indicated that this is a very serious problem to them). However, the weighted value is smaller than the unweighted average value (3.30) this barrier has if the income structure is not adjusted. Because the sample includes a disproportionate number of respondents in the lower income category and these households rate this as a very serious barrier at relatively high levels, the adjusted or weighted value for this barrier is deemed to be a better reflection of the importance the Band as a whole places on this barrier. Table A2 shows how the weighted and unweighted values compare for all the homeowner barriers and issues considered.

Barrier	Wtd Avg	UnWtd Avg	Issue	Wtd Avg	UnWtd Avg
Lack Savings	3.19	3.30	No Money	2.38	2.46
Poor Credit	2.84	2.88	No \$ Home Improvements	2.20	2.29
Homes not available	2.58	2.74	Poor Credit	1.88	1.93
Income too low	2.38	2.77	Unable Re-Finance	1.87	1.93
Too much debt	2.31	2.37	High Interest Rate	1.78	1.82
Length of mortgage	2.14	2.25	Lack Financial skills	1.67	1.71
Don't understand mortgages	2.11	2.28	Home Too Small	1.66	1.70
Property tax	2.10	2.21	Utilities	1.59	1.67
Don't understand buying home	2.08	2.15	Unable Maintain Home	1.48	1.52
Lack housing	2.06	2.14	Property Tax Problems	1.44	1.48
Income Unstable	1.94	2.28	Difficult Mortgage Payments	1.41	1.45
Unwilling to go into debt	1.90	2.03	Home Too Large	1.18	1.20
Poor Budgeting	1.85	1.93			

Weights: very serious=4, serious=3, mildly serious=2, not serious=1 and by population share of each income level

**Appendix 3: Sample Survey from
“Developing Community Housing Needs Assessments and
Strategies: A Self-Help Guide for Nonmetropolitan Communities”**

RESIDENTS

___ (City or County Name) is experiencing important housing and economic changes. Yet we don't know exactly what our community's housing needs are. Conducted by _____(Housing Task Force name, etc.), this survey is designed to identify the housing concerns of residents in this area so that our leaders can develop housing policies and programs that focus first on our most serious issues.

Please feel free to use the space in the margins to make additional comments. Your ideas are important and will be read and taken into account.

Thank you for your help.

Please return the questionnaire to:

Name

Address

Telephone Number

Instructions: To determine the housing situation you are in, we need information about your housing experience, adequacy, affordability, and assistance and support service needs.

For each question, please **fill in the blank or circle the number** that describes your situation or opinion.

HOUSING EXPERIENCE

- Q-1 Which best describes the building you live in? I
 - 1 Mobile or manufactured home on its own lot
 - 2 Mobile or manufactured home in a mobile home park
 - 3 One-family house detached from any other house
 - 4 Townhouse (one-family house attached to one or more houses)
 - 5 Duplex, triplex, or four-plex
 - 6 Building with 5 - 9 apartments
 - 7 Building with 10 - 19 apartments
 - 8 Building with 20 or more apartments
 - 9 Other (explain) _ _ _ _ _

- Q-2 Is your dwelling (Circle one)
 - 1 Owned by someone in this household buying it with a mortgage or loan
 - 2 Owned by someone in this household free and clear (paid for)
 - 3 Rented for cash rent
 - 4 Occupied rent-free without payment of cash rent

Q-3 How long have you lived in this home?
___ number of years (If less than one, write number of months here _ _ _).

Q-4 About when was your home first built? (Circle one)

- 1 1980 or after
- 2 1970-79
- 3 1960-69
- 4 1950-59
- 5 1940-49
- 6 1939 or earlier
- 7 Don't know

Q-5 Are you employed outside your city of residence?

- 1 No
- 2 Yes

If yes:

a. Where do you live? _ _ _ _ _ (town/county)

b. How many miles do you drive round trip each day to your job? _ _ _ miles

Q-6 Have you experienced any of the following difficulties in housing yourself or your family?
(Circle all that apply)

- 1 Shortage of affordable rental housing
- 2 Limited numbers of affordable homes for sale
- 3 Available, affordable homes are poor quality or too small
- 4 Don't have enough money for required down payment on a home
- 5 Can't qualify for a mortgage at today's interest rates and home prices
- 6 Trouble qualifying for home financing because of credit rating
- 7 Finding housing that is both accessible for my disability and affordable
- 8 Other, explain _ _ _ _ _

Q-6a If you circled any of the above, which ONE was the most important problem?

Q-7 In looking for a place to live, do you think you may have been discriminated against for any reason?

- 1 No
- 2 Yes

Q-7a If yes, why do you think you may have been discriminated against? (Circle all that apply)

- 1 Race or ethnic status
- 2 Income level
- 3 My children were not welcome
- 4 I/we are receiving public assistance
- 5 Because someone in my household/family is disabled
- 6 Other, explain _ _ _ _ _

HOUSING ADEQUACY

Q-8 Overall, how do you feel about your present housing situation?

- 1 Very satisfied
- 2 Satisfied
- 3 Neither satisfied nor dissatisfied

- 4 Dissatisfied
- 5 Very dissatisfied

Q-9 How many rooms does your house or apartment have? Include the kitchen , but do **not** count bathrooms, halls, foyers, balconies , porches, unfinished basement rooms, or half-rooms.

///Communities will choose one of these response methods///

Fill in the blank.

ALTERNATE RESPONSE Circle one.

_____ rooms

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five
- 6 Six
- 7 Seven or more

Q-10 How many bedrooms are in your home? (How many would you list if the home was on the market for rent or for sale?)

Fill in the blank.

ALTERNATE RESPONSE Circle one.

_____ bedrooms

- 1 One
- 2 Two
- 3 Three
- 4 Four
- 5 Five or more

Q-11 For your family, is the size of your home or apartment?

- 1 Just right
- 2 A little too small
- 3 A lot too small
- 4 A little too large
- 5 A lot too large

Q-12 Does your home have (Circle all that apply):

- 1 Cold, piped water
- 2 Hot, piped water
- 3 Flush toilet(s)
- 4 A tub and/or a shower
- 5 Connection to public/ city sewer
- 6 Connection to septic tank or cesspool
- 7 Connection to public /city water
- 8 A well with safe water supply
- 9 Complete kitchen facilities (range, refrigerator, and sink) Q-

13 Does your home have (Circle all that apply):

- 1 At least one entry with only one or no steps
- 2 Entrance (s) with more than one step
- 3 Ramped entrance instead of or in addition to steps
- 4 Front door wide enough for wheelchair passage (at least 32" clear passage) 5
- Bathroom door wide enough for wheelchair passage (at least 32" clear)
- 6 Room to maneuver a wheelchair in the bathroom
- 7 Room to maneuver a wheelchair in the kitchen
- 8 Grab rails near the tub or shower 9
- Grab rails near the toilet

Q- 14 Please rate the following aspects of your living environment: (Circle numbers)

	Excellent	Very Good	Good	Fair	Poor
House structural condition	5	4	3	2	
Exterior appearance of home	5	4	3	2	
Yard/lot size	5	4	3	2	
Adequate heating	5	4	3	2	
Sanitation and safety	5	4	3	2	
Security from crime	5	4	3	2	
Quality of neighborhood	5	4	3	2	
Distance from work	5	4	3	2	
Occupancy costs	5	4	3	2	

Q-15 Which one best describes the condition 1 of your home?

- Excellent, no repairs needed
- 2 Good, only a few minor repairs needed
- 3 Adequate, needs many, but mostly minor repairs
- 4 Poor, needs major repairs
- 5 Very poor, needs to be torn down

Q-16 Does your home have any physical deficiencies?

- 1 No
- 2 Yes, explain _ _ _ _ _

Q-17 Do you agree that this community has any of the following housing problems?

	Disagree (Not a Problem)	Agree (Minor Problem)	Definitely Agree (A major Problem)	Don't Know
Enough different dwelling types		2	3	4

Enough affordable homes for sale	2	3	4
Enough affordable rental units	2	3	4
Enough subsidized/assisted housing	2	3	4
Enough housing for the elderly	2	3	4
Too much poor, dilapidated housing	2	3	4
Too much vacant/abandoned housing	2	3	4

Q-18 Do you feel that city or county funds should be spent to address the above problems?

1 Yes

2 No

3 Don't know

Q-19 Would you say that it is difficult for the following people to find appropriate and affordable housing in your community? (Circle all that apply)

	Not difficult	Somewhat difficult	Very difficult		
Married couples without children	2	3	4	5	
Married couples with children	1	2	3	4	5
Single parents with children	2	3	4	5	
Single persons living alone	2	3	4	5	
People with disabilities	2	3	4	5	
Older people aged 55-79	2	3	4	5	
Older people aged 80 or older	2	3	4	5	

Q-20 What types of housing should your community encourage (more of)? (Circle all that apply and note whether each should be rental and/or owned)

	Rental	Homeownership
1 Subsidized housing for low income elderly		2
2 Subsidized units for <u>nonelderly</u> low income families		2
3 Accessible/adaptable housing for disabled persons		2

- 4 Mobile/manufactured homes in mobile home parks 2
- 5 Mobile/manufactured homes on individual house lots 2
- 6 None of the above--adequate housing is available 2

HOUSING AFFORDABILITY, PREFERENCES AND COST BURDENS

Q-21 Are you sharing housing with someone else because you have to in order to afford it?
 1 No
 2 Yes

Q- 2 If housing that better suits your needs was available, how would you feel about moving or selling your home?

- 1 No desire to move/sell
- 2 Would like to move/sell
- 3 Definitely want to move/sell 4
- Definitely expect to move/sell 5
- Definitely plan to move /sell

////Communities may wish to separate this into two different questions: move vs. sell////

Q-23 During the past year, did you try to find better or more affordable housing?

- 1 No
- 2 Tried, but not very hard
- 3 Tried moderately hard
- 4 Tried very hard

Q-23 If able to move to other housing you could afford, would you prefer to I

- Rent
- Own
- 3 Other, explain _ _ _ _ _

Q-24 If you were able to move to other housing, would you consider the following options?
 (Circle one answer for each)

	Definitely Not	Probably Not	Not Sure	Probably Yes	Definitely Yes
I Sharing a home with a non-related person /family	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
2 Buy a mobile home located in a rented <u>space</u> in a park on ID):. own lot	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
3 Buy a mobile home and place	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
4 Buy a duplex and rent out 1 /2	Def-No	Prob-No	Unsure	P-Yes	Def-Yes
5 Buy a single -family home	Def-No	Prob-No	Unsure	P-Yes	Def-Yes

- 6 Buy a townhouse (shares side walls with next house) Def-No Prob-No Unsure P-Yes Def-Yes
- 7 Rent in a duplex Def-No Prob-No Unsure P-Yes Def-Yes
- 8 Rent in a tri- or four-plex Def-No Prob-No Unsure P-Yes Def-Yes
- 9 Rent a single-family house Def-No Prob-No Unsure P-Yes Def-Yes
- IO Rent an apartment in building with 5+ units Def-No Prob-No Unsure P-Yes Def-Yes

Q-25 Which of the above housing options would you most prefer? (Write the number of your choices in the boxes

Most Prefer

Second Most Prefer

Q-26 Which one of the above would you most dislike? (Write number of choice in box) Most Dislike

ALTERNATE METHOD OF ASKING ABOUT HOUSING COSTS/INCOME RATIO (COMPARE TO "FILL-IN- THE- BLANK" METHOD ON NEXT PAGE:

Q-27 What is your housing/income ratio? 1) Add your monthly **rent or mortgage payment** to your estimated average **monthly utility costs**, then 2) divide the total monthly housing cost by your monthly income before deductions. The result is:

1 Less than 30 percent

Example:

2 3 I - 40 percent

\$300 monthly rent+ \$50 utilities =

3 4 I - 50 percent

\$350, divided by \$1,000 income= 35%

4 More than 50 percent

IF YOU RENT, please answer these questions:

Why do you choose to rent? (Circle all that apply)

1 Planning to stay a short time

2 Little or no upkeep required

3 Can't afford to buy a home

4 Other, explain _ _ _ _ _

Was a security deposit required when you moved into this unit?

1 Yes, specify the amount\$ _ _ _ _

2 No

Fill in the **three** blanks below and the computer will figure your housing income ratio:

Approximately how much is your monthly rent? If the rent is cash-free, write zero (0).

_ _ _ _ _ Dollars

Electricity, and water/sewer?

_____ Dollars

How much is your household's **total monthly income** from all jobs and other sources--before deductions?

_____ Dollars

Are you interested in buying a home?

- 1 No
- 2 Yes

If yes,

What is your affordable price range?_ _ _ _ _

If yes,

Would a 10% down payment on a home in that range be a problem?

- 1 No
- 2 Yes

IF YOU OWN (including mobile home owners who rent their lot space), please answer the se questions:

Is this house or apartment part of: I

- 1 A condominium
- 2 A housing cooperative
- 3 Neither

What is the value of your home, that is, how much do you think this house and lot or condominium unit would sell for if it were for sale?

- 1 Less than \$25,000
- 2 \$25,001 - \$50,000
- 3 \$50,001 - \$75,000
- 4 \$75,001 - \$100,000
- 5 \$100,001 - \$150,000
- 6 \$150,001 - \$200,000
- 7 \$200,001 or more

About how much is the monthly first **mortgage payment** (principal, interest, homeowners' insurance, and real estate taxes)? If the mortgage is paid off, please write zero (0).

_____ Dollars

If **not** included in the house payment, how much is the average total monthly cost for **heat, electricity, and water/sewer?**

_____ Dollars

deductions?

----- Dollars

HOUSING ASSISTANCE AND SUPPORT SERVICE NEEDS

Q-28 Do any of the following conditions interfere with the daily activities of anyone in your household? (Circle all that apply)

- 1 Physical disability
- 2 Developmental disability such as mental retardation
- 3 Mental health/e motional problem
- 4 Alcohol or drug dependence
- 5 HIV or AIDS-related complex

Q-29 Does any adult or child in your home have a physic al, mental or other health condition lasting for six months or more that: (Circle all that apply)

- 1 Interferes with ability to care for personal needs (bathing, dressing)
- 2 Makes it difficult to get around inside the house
- 3 Limits the kind or amount of work the person can do at a job
- 4 Prevents this person from working at a job
- 5 Makes it difficult to get in and out of the house

Q-30 In the past year, did anyone in your household need or receive outside help (from non--relatives) with any of the following? (Circle all that apply)

	Needed	Received
Child care services		2
Household tasks (such as yardwork or heavy cleaning)		2
Personal care (bathing, dressing, etc.)		2
Home health assistance		2
Meals delivered to your home		2
Transportation services		2

Q-31 Has anyone in your household received any of the following in the past year? (Circle all that apply)

- 1 Food stamps
- 2 Energy assistance
- 3 Public housing assistance
- 4 Section 8 housing certificate or housing voucher
- 5 Have not received subsidized housing assistance, but am on a waiting list

Finally, we have some questions about your household (for the statistical analysis)

Who? (e.g., wife, husband , son, daughter, parent, friend)	Age	Sex
	(in years)	(M = Male; F = Female)
_____	_____	
2 _	_____	
3 _	_____	
4 _	_____	
5 _	_____	
6 _	_____	

Q-33 Which of these best describes your household? I

- One person living alone
- 2 Married couple with no children
- 3 Married couple with children
- 4 Single-parent family
- 5 Includes at least one person who is unrelated to me
- 6 Other _

Q-34 Householders' race and ethnic background (Circle the correct numbers)

	Male householder	Female householder
White		
Black or Negro	2	2
American Indian	3	3
Asian or Pacific Islander	4	4
Hispanic	5	5
Other _____	6	6

Q-35 How many people now living in this household work outside the home for pay?

___ persons

Q-36 What is the employment status of the householders? (Circle the appropriate numbers)

	Yourself	Spouse or partner
Employed or self-employed full-time		

Employed or self-employed part-time	2	2
Retired	3	3
Disabled	4	4
Full-time homemaker	5	5
Full-time student	6	6
Unemployed, but looking for work	7	7
Unemployed and not looking for work	8	8
Other, explain _____		

Q-37 What category best describes your total household income from all sources--before deductions--last year?

- | | |
|-----------------------|------------------------|
| 1 Less than \$ 10,000 | 8 \$40,001 - \$45,000 |
| 2 \$10,000 - \$15,000 | 9 \$45,001 - \$50,000 |
| 3 \$15,001 - \$20,000 | 10 \$50,001 - \$55,000 |
| 4 \$20,001 - \$25,000 | 11 \$55,001 - \$60,000 |
| 5 \$25,001 - \$30,000 | 12 More than \$60,000 |
| 6 \$30,001 - \$35,000 | |
| 7 \$35,001 - \$40,000 | |

Q-38 Did any of your household income over the past year come from (Circle all that apply)

- 1 Wages or salary
- 2 Business or farm income
- 3 Investment income (from interest, rents, dividends)
- 4 Retirement income (Social Security, pension, annuities)
- 5 Disability income
- 6 Child support payments or alimony
- 7 Government assistance (AFDC, **SSI**, welfare or other public assistance)
- 8 Other, explain _ _ _ _ _

TAB 11

RESOURCES

Northwest Native Asset Building Coalition

The Northwest Native Asset Building Coalition is a dedicated coalition of asset builders that focuses on community empowerment through personal development and asset acquisition. Our coalition came together in 2006 to address the lack of asset building services available in Native communities throughout the region.

Mission

Our mission is to increase asset acquisition in Native communities, to strengthen tribal economies, and to ensure that Native families are claiming the earned income tax credits that they earned. Ultimately we envision that all 42 northwest tribal communities would offer financial education courses, asset acquisition programs, credit counseling and money management courses that would result in families being financially secure and thereby strengthening tribal economies.

Goals

- Raise awareness about the importance of asset building as a wealth building tool to empower Native families and strengthen tribal economies
- To ensure that working class Native families are accessing free tax preparation services, claiming their tax credits, and developing goals toward asset acquisition
- To ensure that training is available to tribal practitioners so that they can provide: credit counseling, financial education courses, homebuyer education classes, and money management skills for youth.

For more information about the Northwest Asset Building Coalition,
contact: Iris Friday, 206.220.5420, iris.Friday@hud.gov

<http://nativeassets.ning.com/>

Needs Assessment and Community Engagement Resources

An in-depth housing needs assessment conducted for the Navajo Nation:

file:///C:/Users/leslie/Downloads/Navajo_Nation_Housing_Needs_Assessment_091311.pdf

“Developing Community Housing Needs Assessments and Strategies: A Self-Help Guide for Nonmetropolitan Communities,” White, Betty Jo, Marjorie Jensen, and Christine Cook, prepared with the assistance of the Kansas Rural Initiative and distributed by the American Association of Housing Educators, 1992.

A helpful resource for community engagement strategies:

<http://www.health.state.mn.us/communityeng/needs/strategies.html#18>

A “community toolbox” of resources developed at the University of Kansas:

<http://ctb.ku.edu/en>

A helpful resource on community charrettes:

<http://www.charretteinstitute.org/>

A community engagement toolkit:

<http://www.communityplanningtoolkit.org/>

RECOMMENDED RESOURCES ON ASSET-BUILDING

Financial Education

- *Building Native Communities: Financial Skills for Families*, <http://www.firstnations.org/KnowledgeCenter/FinancialEducation/BuildingNativeCommunities>
- *DollarWorks2*, <http://www1.extension.umn.edu/family/personal-finance/dollarworks2/>
- National Consumer Law Center, <http://www.nclc.org/>
- http://www.ed2go.com/bmcc/online_course/mci/syllabus/Protect_Your_Money_Credit_and_Identity.html
- Financial Education Clearinghouse, <http://dfi.wa.gov/financial-education/>
- National Endowment for Financial Education (NEFE), <http://www.nefe.org/who-we-help/consumers.aspx>
- Financial Resiliency Foundation-Family Economics and Financial Education, <http://financialresiliency.org/fepe.php>

Financial Coaching

- *Coaching Code of Ethics*—www.coachfederation.org
- *CNM Personal Growth and Business Solutions*: <http://www.cnmingenuity.org, coaching@cnm.edu, 1-855-266-6369>
- *Financial Coaching: A New Approach for Asset Building?* fyi.uwex.edu/financialcoaching/files/2010/07/Financial_Coaching_Policy_Lab_Paper.pdf
- *Financial Coaching's Potential for Enhancing Family Financial Security*, <http://www.joe.org/joe/2013february/a8.php>
- *Now Discover Your Strengths*, Marcus Buckingham and Donald Clifton
- *Taming Your Gremlin*, Rick Carson
- *What is Financial Coaching*, <http://www.youtube.com/watch?v=cowsvgdEt0w>
- www.change-machine.org

Credit Counseling

- Rural Dynamics provides a Native specific credit counseling certification training: http://www.minneapolisfed.org/publications_papers/pub_display.cfm?id=4745
- <http://creditprofessionals.org/>
- <http://www.dfi.wa.gov/>
- <http://www.nclc.org/>

Entrepreneurship

- www.onaben.org
- www.score.org
- www.nnacc.org
- www.indianpreneurship.com

Homeownership

- *Pathways Home: A Native Homeownership Guide*,
<http://www.naihc.net/index.php/training/pathways-home/>
- <http://www.dfi.wa.gov/consumers/homeownership/#.UjyBTWRATIV>
- Washington Homeownership Resource Center, <http://www.homeownership-wa.org/>
- NeighborWorks America, <http://nw.org/network/training/training.asp>

Individual Development Accounts (IDAs)

- <http://www.acf.hhs.gov/programs/ocs/programs/afi/about>
- <http://cfed.org/programs/idas/>

VITA and EITC

- <http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>
- <http://www.irs.gov/Individuals/EITC-Home-Page--It's-easier-than-ever-to-find-out-if-you-qualify-for-EITC>

Other Asset Building Resources

- CFED – www.cfed.org
- First Nations Oweesta Corporation – www.Oweesta.org
- First Nations Development Institute – www.firstnations.org
- Washington Asset Building Coalition -- www.washingtonabc.org/

ABOUT THE INSTRUCTORS AND CURRICULUM DEVELOPERS

Barbara Ku'ulei Roloff – Instructor

Barbara specializes in helping communities with sustainable program development and leadership strategies. She has particular expertise in the areas of affordable housing, financial education, asset-building strategies, community and economic development, planning, research, curriculum development, and program coaching. Barbara provides comprehensive program planning and evaluation. She also works as a national trainer, facilitator and mentor. Barbara owns multiple small businesses and helps manage the family farm, practicing what she teaches.

Barbara has more than 30 years of experience that includes working for city and tribal government, nonprofit agencies, and universities. Barbara has worked in the trenches and can relate to the multidimensional demands that organizations face. She understands the challenges organizations are facing, because she lives it. She enjoys working with communities to explore ways to create strategic direction and sustainable approaches. She wants to be more than just a consultant, but a part of the journey to help individuals and organizations succeed.

Barbara holds a Masters Degree in Public Administration from the University of Hawaii and a Bachelor of Science in Business: Managerial Leadership from Northwest Christian College in collaboration with the University of Oregon.

Dr. Noorie Brantmeier – Instructor

Noorie Brantmeier specializes in the areas of research and evaluation, curriculum development, training, higher education, and community development strategies with Native communities and organizations.

Noorie's experience includes: research coordination and data collection for national Native financial education initiatives; needs assessment and evaluation for the CDFI Fund's Leadership Journey (TLJ) initiative; University-based asset building and IDA research efforts; and the management of community-based Earned Income Tax Credit (EITC) projects. She has also served as a panel reviewer for the Administration for Native American's (ANA) Social and Economic Development Strategies (SEDS) grants and the National Science Foundation (NSF). As a curriculum developer and trainer, Noorie has also co-developed and teaches a course for NeighborWorks America, entitled, "Surviving Harsh Elements: Enhancing a Native Organization's Sustainability" among others.

Noorie holds a bachelor's degree in social work degree from Indiana University-Bloomington and a master's degree in social work from Washington University in St. Louis where she studied as a Kathryn M. Buder Scholar in American Indian Studies focused on children, youth, and their families as well as community development. She received her PhD in Education and Human Resource Studies with a specialization in Research Methodology from Colorado State University.

Leslie Newman – Curriculum Developer

A founding partner and co-manager of Seven Sisters Community Development Group, Leslie Newman specializes in community development in Native and border communities, focusing on affordable housing, asset building, community development financial institution (CDFI) development, organizational development, and resource development.

Leslie has over twenty years of experience in community economic development. She has worked as the director of a small nonprofit housing development organization, a trainer, a technical assistance provider, a grant writer, and a reviewer on a federal grant review panel. She worked as a lead trainer and technical assistance provider for the “Expanding Native Opportunity: Native IDA Initiative” sponsored by Oweesta, First Nations Development Institute, and CFED, and underwritten by the CDFI Fund. She has served as a reviewer for the Native Asset Building Initiative (NABI), a combined award of Assets for Independence (AFI) and Administration for Native Americans (ANA) funding. Leslie has also developed and teaches courses for NeighborWorks America, entitled, “Surviving Harsh Elements: Enhancing a Native Organization’s Sustainability,” “Building the Capacity of Native Nonprofits,” and “Creating a Path to Self-Sufficiency through Native Integrated Asset Building Strategies.”

Leslie began working in community development as a law student, assisting nonprofit organizations in Detroit focusing on affordable housing, income-generating strategies, and neighborhood revitalization. She then worked on the U.S./Mexico border for five years with Proyecto Azteca, a self-help housing program focused on improving living conditions in colonias along the border. Leslie then worked with the U.S. Department of Housing and Urban Development (HUD) to take the self-help housing model to the Pine Ridge Indian Reservation in South Dakota, where she assisted the Oglala Sioux Tribe Partnership for Housing in developing their new self-help initiative. For the past 12 years, Leslie has focused much of her work on asset building in Native communities, concentrating on Native CDFI development and the creation and implementation of Individual Development Account (IDA) programs. In 2006, she was invited by YouthBuild USA to serve as a program coach for new Native YouthBuild sites. Through the YouthBuild model, local sites provide educational opportunities, leadership development activities, hands-on construction training, and supportive services for at-risk youth in low-income communities with a focus on placement in post-secondary education or employment.

Leslie holds a Bachelor of Arts in Asian Studies from Dartmouth College and a Juris Doctor from the University of Michigan Law School. She is fluent in Spanish and Hebrew and has conversational knowledge of French and Arabic.

Collaborating Organization: Seven Sisters Community Development Group, LLC
(www.7sistersconsulting.com)

Seven Sisters Community Development Group, LLC is a national consulting firm which offers culturally relevant and innovative strategies, services, and products that create systemic change. We assist low-wealth and diverse communities across the country to plan, develop, and implement community based economic development strategies. We work with national and local nonprofits and corporate organizations, as well as local, state, tribal, and federal governmental entities. Incorporating the values and vision of our clients, we offer inspiring and insightful solutions to support the growth of energized, self-reliant individuals, organizations, and communities.