

Assessment of the Housing Needs of American Indians, Alaska Natives and Native Hawaiians in Washington State

Big Water Consulting
NWIHA Fall Meeting
September 23, 2020



Project History and Purpose

History

- Native organizations sought Native housing needs supplement to 2015 Housing Needs Assessment
- RFP posted by Commerce in October 2019
- Big Water Consulting and partners selected in December 2019
- Project launched in late January 2020

Purpose

- Evaluate housing needs of 3 unique Native communities
- Identify housing needs and barriers to housing development
- Develop and provide recommendations to reduce or eliminate these barriers

Structure and Timeline

- JAN 2020: Introduction of project at NWIHA and ATNI
- MAR 2020: Beginning of monthly stakeholder calls
- JUN 2020: Launch of surveys
- AUG/SEP 2020: Focus groups conducted
- SEP/OCT 2020: Preliminary findings shared with stakeholders
- JAN 2020: Report to be delivered to Commerce

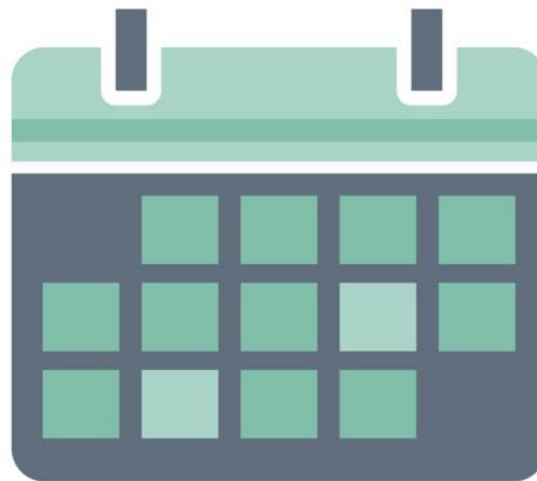


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Washington TDHE Survey Responses

Completed (9):

- Jamestown S'Klallam
- Kalispel
- Lummi
- Puyallup
- Quileute
- Samish
- Skokomish
- Squaxin
- Swinomish

Started (5):

- Chehalis
- Lower Elwha
- Muckleshoot
- Quinault
- Spokane

Not Started (15):

- Colville
- Cowlitz
- Hoh
- Makah
- Nisqually
- Nooksack
- Port Gamble S'Klallam
- Sauk-Suiattle
- Shoalwater Bay
- Snoqualmie
- Stillaguamish
- Suquamish
- Tulalip
- Upper Skagit
- Yakama

Housing Provider and Advisory Group Member Surveys

Advisory Group Members Who Have Completed Survey:

- RTHawk Housing Alliance
 - Housing Data System (HDS)
 - Mother Nation
 - Travois
 - MASS Design/Sustainable Native Communities
 - WA State Housing Finance Commission
 - Hobbs Straus Dean & Walker
 - 1st Tribal Lending
- 29 TDHEs (31% have completed survey)
 - 5 Urban Providers (60% have completed survey)
 - 13 Advisory Group Members (54% have completed survey)
 - 2 Native Hawaiian Orgs (50% have completed survey)
 - 2 Alaska Native Reps (0% have completed survey)
 - 1 Non Federally Recognized Tribe (100% of participants have completed survey)

Housing Provider and Advisory Group Member Surveys

OR, ID, AK Tribes started:

- Warm Springs
- Coquille
- Nez Perce

OR, ID, AK Tribes completed:

- None

OR, ID, AK Tribes Not Started:

- Burns Paiute
- Coeur d'Alene
- Confederated Tribes of Coos, Lower Umpqua, & Siuslaw
- Fort Hall
- Grand Ronde
- Klamath
- Metlakatla
- Siletz

**Hands-On Survey Completion Workshop
for Non-Responding TDHEs
Tuesday, September 29
10:00 a.m. – 12:00 p.m.
(Individual invitations to be sent via email)**

Preliminary Survey Data

- 1,202 on waitlists for housing among 12 responding tribes
 - 825 on rental waitlists
 - 377 on homeownership waitlists
- Time on waitlist
 - Maximum:
 - 10 years for rental
 - 20 years for homeownership
 - Average:
 - 2.9 years for rental
 - 5.9 years for homeownership

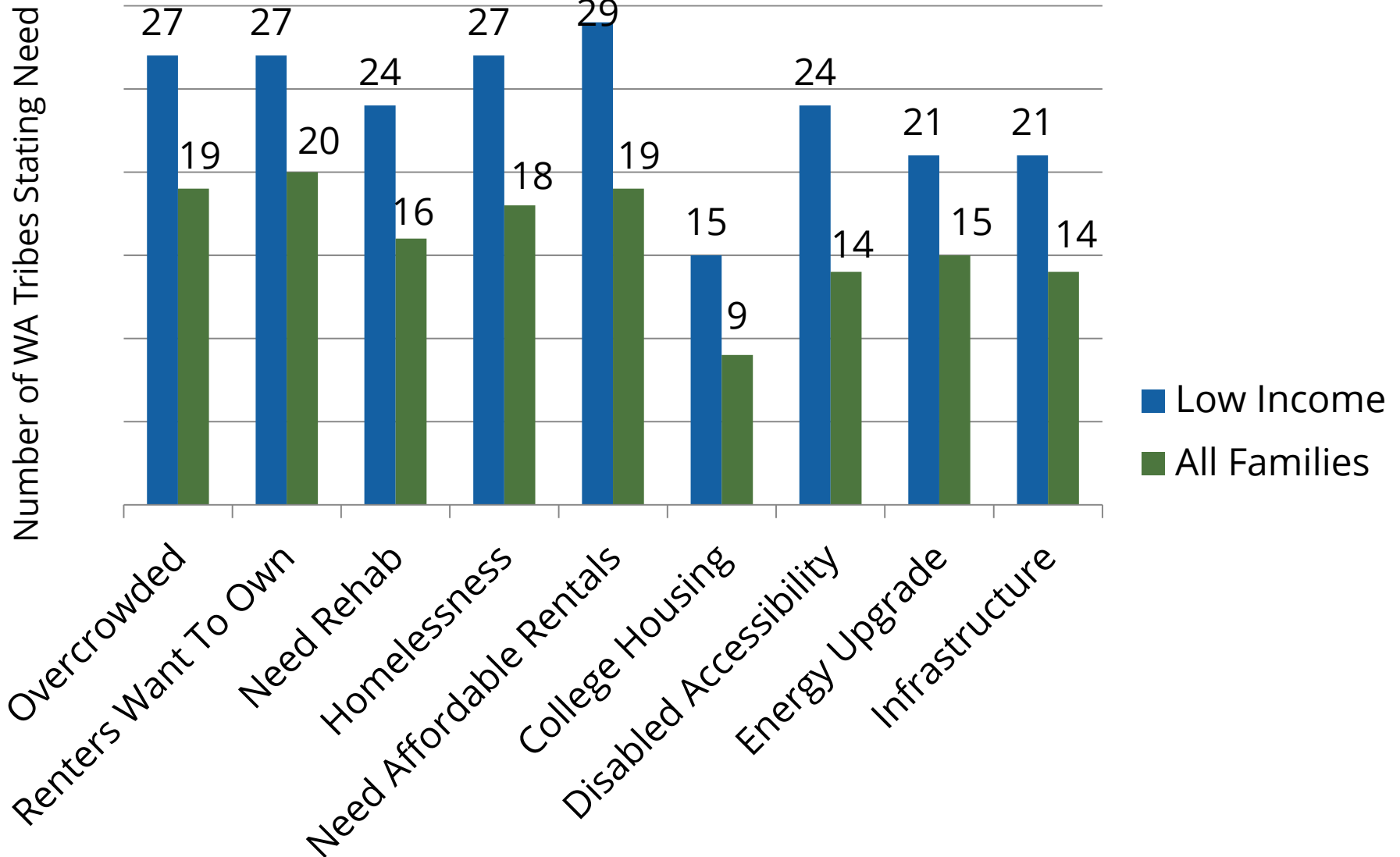
Preliminary Survey Data

- Planned development of **573 units including**
 - Single family homes
 - Rental units including 2 bedroom/2 bath units
 - Elder housing
 - Workforce Housing
 - Supportive/Transitional housing
- Listed **barriers** to development and rehab including:
 - Lack of financial resources
 - Traffic impacts
 - No available water
 - Municipal building codes
 - Finding competitive contractors
 - Expensive land
 - Need for training and technical support
 - Turnover of staff
 - Limits on supplies due to COVID-19

Preliminary Survey Data

- **Additional collected data will help determine:**
 - Types and amount of housing needed
 - Data and granularity that ACS is not able to capture
 - Availability of lenders for homeownership on trust land
 - Interest in partnerships between Tribes and Urban providers
 - Homeownership services provided
 - Familiarity and ratings of utilized funding sources and comments to help improve funding processes
 - Cost of rehabilitation and development and the need across housing providers
 - Valuable Native housing external partners

2020 IHP Stated Needs (WA)



APR Data

Barriers:

- **Staff turnover** a frequent barrier to successful programs
- Even when development is funded, **availability of contractors** still difficult
- **Eligibility requirements** or lack of adequate PR may prevent tribal members from accessing programs
- **Increasing cost of living** means federal dollars can accomplish less
- Tribal governance processes may mean slower development processes

APR/IHP Data

Successes:

- Out of 8,863 planned households to be served by all programs in 2019*, 8,469 successfully served (96%)
- 10,313 households planned to serve for 2020
- 359 TDHE programs* implemented

* Missing 2019 APRs from 5 TDHEs

Public Housing Authority Data

- King County Housing Authority
 - 1% AI/AN, 2% Native Hawaiian (2018)
- Washington State racial makeup of public housing from HUD (2019)
 - 2% of households Native American Non-Hispanic
 - Approximately 1,751 AIAN households
- Joint PHA-DSHS Clients (2011)
 - Seattle: 6% Native American
 - King County: 5% Native American
 - Tacoma: 7% Native American
 - **Total across all 3 PHAs: 6% Native American**

American Community Survey Data

Occupancy	US	Washington	US Tribal Areas	WA Tribal Areas
Housing Units	136,384,292	3,064,381	2,195,290	75,000
Occupied Units	87.8%	91.4%	82.4%	83.4%
Vacant Units	12.2%	8.6%	17.6%	16.6%

Housing Tenure	US	Washington	US Tribal Areas	WA Tribal Areas
Owner-occupied	63.8%	62.7%	67.3%	67.3%
Renter-occupied	36.2%	37.3%	32.7%	32.7%

Mortgage Status of Owned Units	US	Washington	US Tribal Areas	WA Tribal Areas
Housing units without a mortgage	36.9%	31.3%	49.2%	41.1%
Housing units with a mortgage	63.1%	68.7%	50.8%	58.9%

*There are many vacancies, but vacant units may not be habitable.
Homeownership is reportedly higher in tribal areas and fewer units have a mortgage, compared to Washington*

American Community Survey Data

Units in Structure	US	Washington	US Tribal Areas	WA Tribal Areas
1 unit detached	61.6%	63.4%	71.6%	76.2%
1 unit attached	5.8%	3.8%	2.1%	2.5%
2 units	3.6%	2.4%	2.2%	2.3%
3 or 4	4.4%	3.6%	2.5%	2.6%
5 to 9	4.7%	4.5%	2.9%	3.4%
10 to 19	4.5%	5.1%	2.4%	2.5%
20 to 49	3.6%	4.4%	1.5%	1.0%
50 or more	5.4%	6.1%	1.1%	0.8%
Mobile Home	6.2%	6.4%	13.6%	8.6%
Boat, RV, Van, etc.	0.1%	0.2%	0.2%	0.3%

A large portion of homes are single, detached structures. There are few apartment buildings and more living in mobile homes.

American Community Survey Data

Year Structure Built	US	Washington	US Tribal Areas	WA Tribal Areas
2014 or later	1.6%	2.2%	1.5%	1.6%
2010 to 2013	2.6%	3.4%	3.4%	2.7%
2000 to 2009	14.3%	15.8%	14.8%	16.3%
1990 to 1999	13.9%	17.0%	15.3%	19.8%
1980 - 1989	13.5%	13.2%	16.3%	16.2%
1970 - 1979	15.3%	16.0%	19.4%	16.6%
1960 - 1969	10.7%	9.4%	10.3%	8.1%
1950 - 1959	10.4%	7.6%	8.4%	6.4%
1940 - 1949	5.0%	4.8%	4.2%	4.2%
1939 or earlier	12.8%	10.4%	6.5%	8.3%

Ageing housing will come with maintenance costs, and the ACS reports less development in 2000s compared to the 90s.

American Community Survey Data

Date of Householder Move-In	US	Washington	US Tribal Areas	WA Tribal Areas
Moved in 2017 or later	4.7%	5.8%	4.7%	4.7%
Moved in 2015 to 2016	12.4%	14.5%	11.9%	12.1%
Moved in 2010 to 2014	30.2%	31.7%	28.7%	27.6%
Moved in 2000 to 2009	28.3%	28.1%	28.0%	30.6%
Moved in 1990 to 1999	13.0%	11.6%	13.4%	14.4%
Moved in 1989 and earlier	11.3%	8.4%	13.2%	10.5%

ACS data may not show the complete picture of mobility in WA tribal areas because data are only collected about the householder, and not other members of the household.

American Community Survey Data

Facilities and Services	US	Washington	US Tribal Areas	WA Tribal Areas
Lacking complete plumbing facilities	0.2%	0.2%	0.8%	0.4%
Lacking complete kitchen facilities	2.8%	1.9%	5.8%	2.5%
No telephone service available	0.8%	0.7%	1.2%	1.1%

Occupants Per Room	US	Washington	US Tribal Areas	WA Tribal Areas
0.50 or less occupants per room	70.8%	70.3%	69.1%	67.4%
0.51 to 1.00 occupants per room	25.9%	26.5%	26.9%	27.7%
1.01 to 1.50 occupants per room	2.3%	2.2%	2.8%	3.5%
1.51 to 2.00 occupants per room	0.8%	0.9%	0.9%	1.1%
2.01 or more occupants per room	0.3%	0.2%	0.4%	0.3%
Overcrowded (1.01+ occupants per room)	3.3%	3.3%	4.0%	4.9%

Tribal areas in WA have more overcrowded homes with fewer complete facilities and services than the rest of the state.

Note: These are averages reported by ACS and many individual tribes have higher rates of overcrowding.

American Community Survey Data

Housing Unit Value	US	Washington	US Tribal Areas	WA Tribal Areas
Less than \$50,000	7.6%	4.3%	15.9%	6.7%
\$50,000 to \$99,999	13.0%	3.5%	22.7%	7.2%
\$100,000 to \$149,999	14.0%	6.6%	18.1%	8.6%
\$150,000 to \$199,999	14.3%	10.4%	15.3%	9.1%
\$200,000 to \$299,999	19.2%	23.1%	15.1%	20.9%
\$300,000 to \$499,999	18.3%	29.3%	8.9%	27.9%
\$500,000 to \$750,000	7.6%	13.2%	2.4%	12.2%
\$750,000 to \$999,999	3.0%	5.4%	0.8%	4.2%
\$1,000,000 or more	3.1%	4.2%	0.8%	3.1%

A higher portion of homes in tribal areas have lower values than those in Washington, but many estimated values are still high. Home values in Washington are higher than the US, generally.

American Community Survey Data

Gross Rent as a Percentage of Income	US	Washington	US Tribal Areas	WA Tribal Areas
10.0 to 14.9 percent	9.2%	8.7%	12.3%	11.0%
15.0 to 19.9 percent	13.2%	14.2%	15.0%	14.1%
20.0 to 24.9 percent	13.3%	14.4%	13.7%	14.3%
25.0 to 29.9 percent	12.0%	12.8%	11.4%	12.2%
30.0 to 34.9 percent	9.5%	10.1%	8.9%	10.0%
35.0 to 39.9 percent	7.0%	7.1%	7.0%	8.1%
40.0 to 49.9 percent	9.6%	9.1%	9.2%	9.3%
50.0 percent or more	26.2%	23.5%	22.5%	21.0%

Approximately 48% of those living in tribal areas in Washington are rent-burdened, and 21% are severely rent burdened. This is a problem throughout Washington and the US as rent increases have outpaced income growth.

American Community Survey Data

	US	Washington	US AIAN	Washington AIAN
Median household income in the past 12 months (in 2018 inflation-adjusted dollars)	\$60,293	\$70,116	\$41,879	\$45,558
Income in the past 12 months below poverty level	14.1%	11.5%	25.8%	24.4%

Significantly lower income among the AIAN households of Washington, and a higher proportion living under poverty level.

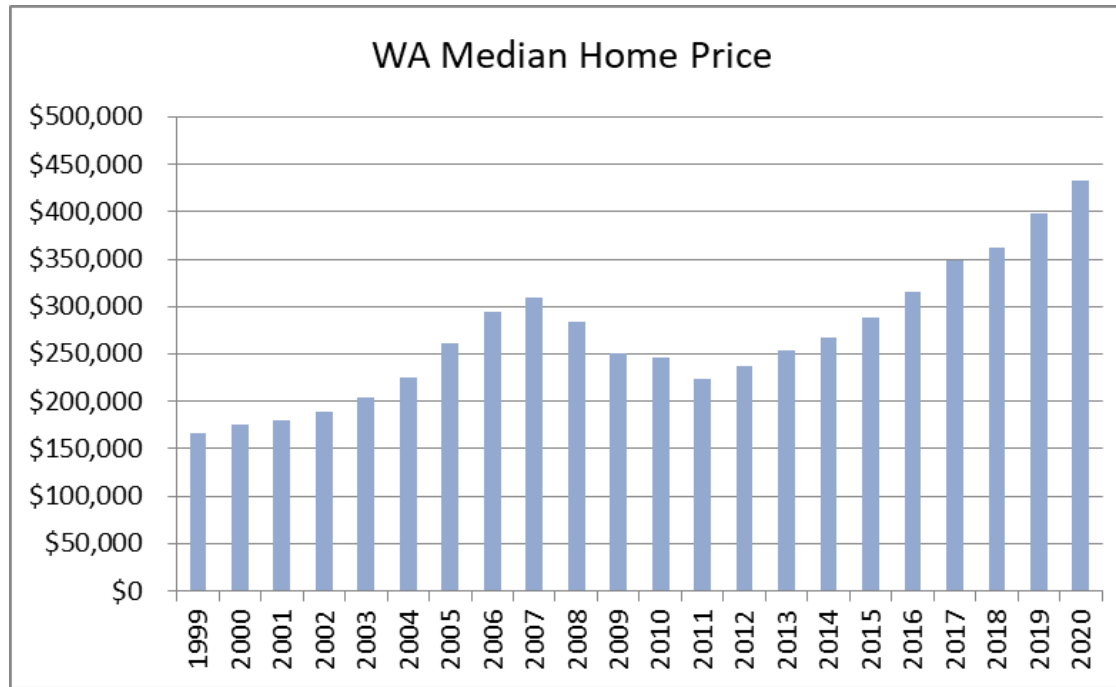
HUD IHBG Data – Washington State 2021

HUD IHBG	WA	NWONAP
AIAN Persons	110,243	162,916
AIAN Households with less than 30% Median Family Income	7,523	10,861
AIAN Households between 30% and 50% of Median Family Income	5,740	8,706
AIAN Households between 50% and 80% of Median Family Income	6,598	9,977
AIAN Households with more than 1 person per room or without kitchen or plumbing	2,695	4,154
AIAN Households with Housing Expenses greater than 50% of Income	6,384	9,637
Number of AIAN Households with less than 80% of Median Family Income - FCAS	18,282	27,221

Depending on the current amount of housing provided, there is a substantial need for new housing with full kitchen and plumbing facilities in WA and the NW.

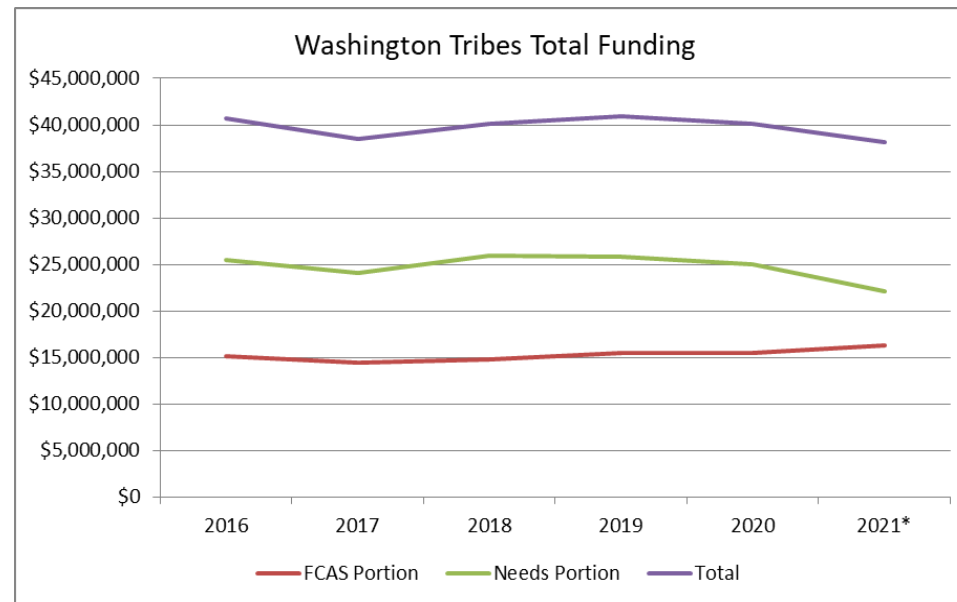
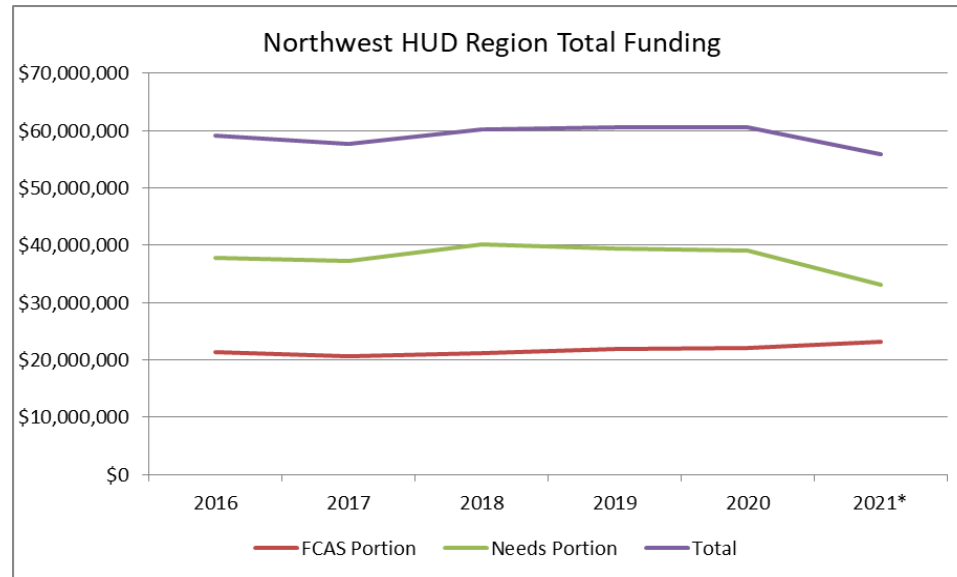
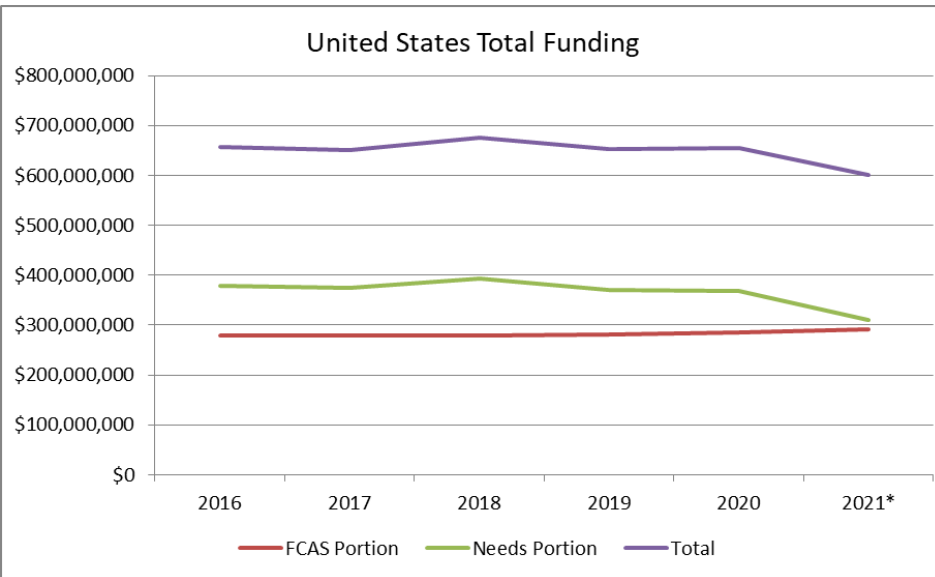
Housing Market Data

- Current County-specific data (Q2, 2020):
 - Least affordable counties for the median family, in order, include:
 - San Juan, Jefferson, King, Clallam, Island
 - WA home prices up 5.6% in past year (*Current median: \$433,300*)
 - Potential COVID-19 Impact on WA, statewide:
 - Housing starts down by 0.6% in past year
 - Building permits down 26.5% in past year



Sources: Washington Center for Real Estate Research, WA Office of Financial Management

Funding Sources: IHBG

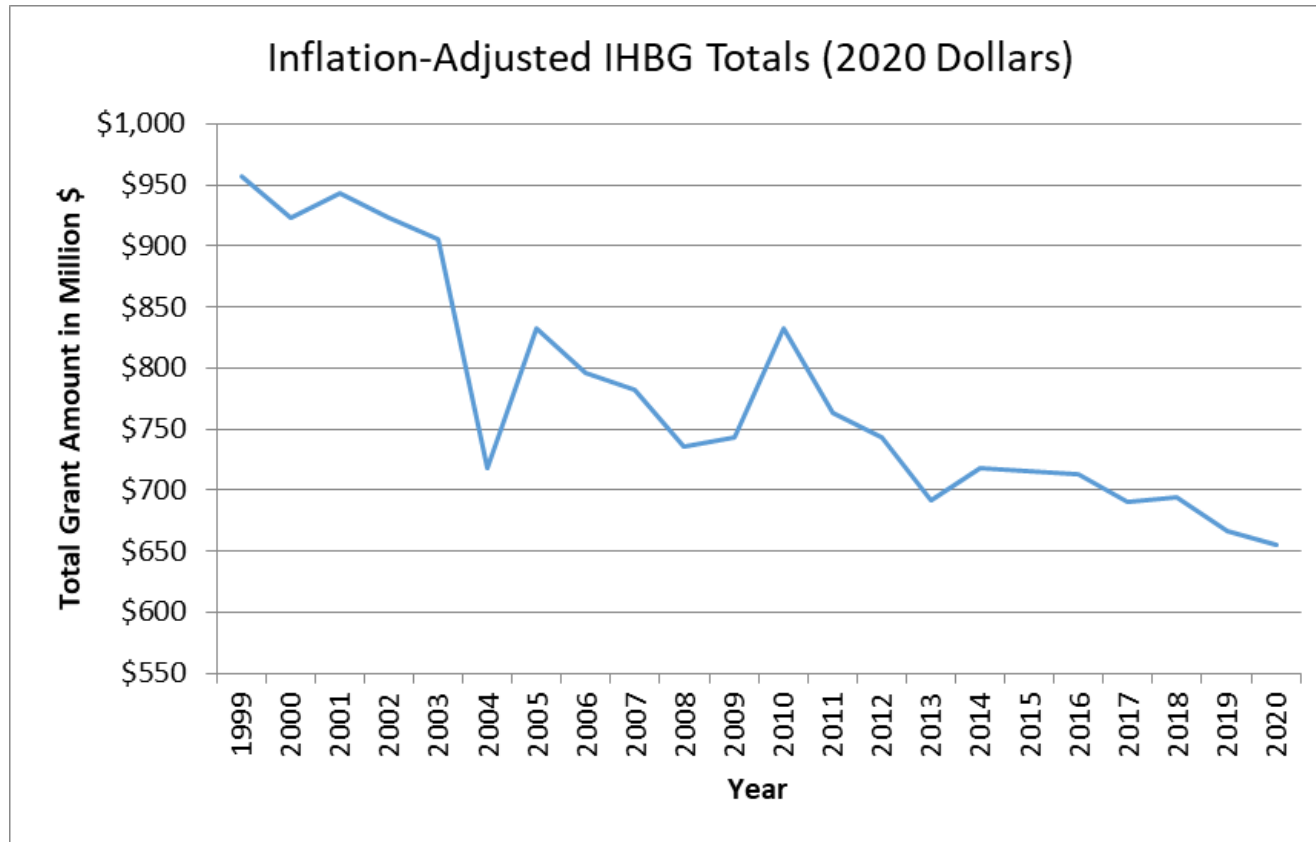


- IHBG funding is largely stagnant
- Supplemented by few additional HUD sources of funding including ICDBG, IHBG Competitive, ARRA and CARES funding

Funding Sources: IHBG

- 1999 Final Allocation:
 - \$613,900,878 among 580 Tribes and 1,070,473 AIAN Persons
 - \$963,824,378 in 2020 dollars, or **\$900.37 per person**
- 2020 Final Allocation:
 - \$655,449,938 among 593 Tribes and 1,667,860 AIAN Persons
 - **\$392.98 per person**

Funding Sources: IHBG



Inflation has effectively reduced the IHBG total from 1999 to 2020.

Funding Sources: IHBG Competitive

- 2020 award, \$200 million (two-year allocation):
 - 5 of 29 Washington Tribes (17.2%): Colville, Kalispel, Muckleshoot, Swinomish, and Yakima
 - Total of \$17,375,708
 - 7 of 42 in Northwest ONAP (16.7%) (Incl. Coquille and Cow Creek)
 - Total of \$22,426,626

Funding Sources: Additional Major Federal and State Funding Sources in 2020

Non-Competitive

- \$200,000,000 IHBG-CARES (National)

Competitive

- \$100,000,000 ICDBG-CARES Imminent Threat (National)
 - \$9,412,845 to Northwest; \$7,612,845 to Washington
- \$69,100,000 ICDBG (National)
 - \$3,714,937 to Northwest
- LIHTCs to WA Tribes (State)
 - Two Tribes: Port Gamble S'Klallam Tribe and Yakama Nation

Invite-Only

- Tribal HUD-VASH (National)
 - Assistance program for veterans
 - NW Tribes: Yakama, Spokane, Colville, and Warm Springs

FOCUS GROUP THEMES

Urban Providers

Needs:

- Homelessness, short-term, transitional housing and social services in highest need

Barriers:

- Federal funds restrictive due to **non-profit status** of urban providers (not tribal entities)
- **Restrictions on “Indian preference”** for other federal housing funding
- Many urban areas do not have Native-specific services, and regular social services can be culturally insensitive or traumatic
- Cities continue **encampment sweeps** despite CDC’s COVID-19 guidance to the contrary
- Rents continue to increase in urban areas

Opportunities:

- Potential for urban providers to **work with a network of tribes** to house tribal members using NAHASDA funds, which would allow preferential treatment
- Native-led urban providers have higher housing retention rates (3% relapse rate for Chief Seattle Club vs. 12% for King County overall)

TDHEs: Barriers

- Flat lining of annual IHBG funding (decreasing with inflation taken into account)
- Competitive grants and many other funding mechanisms **pit tribes against each other for limited funding**, which prevents collaboration
- Federal **funding mechanisms restrictive** or difficult to apply to, which prevents leveraging
- Difficulty **finding land** to build on or getting contractors to travel to remote tribal lands, & **infrastructure costs** too high
- Political **pressure to keep rents low**--rent does not generate profit that can be used for maintenance or new development
- **Staff turnover** prevents institutional and historical knowledge needed to sustain long-term projects
- Some tribes too small or tribal members too low-income to access important funding opportunities (e.g., LIHTC)
- T&TA grant approval times too long & do not align with development timelines

TDHEs: Needs

- Elected officials and agency staff at federal, state, and local levels need to know **how to work with tribal sovereignty** and how to navigate various institutional/cultural barriers
- **Funding for pre-development** to ensure successful and sustainable development of team, relationships, and ideas that can support more ambitious projects
- More **federal support** for NAIHC and expansion of Tribal HUD-VASH

TDHEs: Successes/Opportunities

Successes:

- Regional HUD office willing to work with and learn from tribes
- Housing Trust Fund and Low Income Housing Tax Credits can be leveraged successfully together
- Partnership between NAYA and Siletz (Oregon)

Opportunities:

- Involving service providers in development design process contributes to success of trauma-informed care model
- Coordinated Entry process through public housing to get housing vouchers for tribal members

Other Themes

Coastal/Peninsula:

- Distance and remoteness
- **Infrastructure cost** and difficulty obtaining affordable building materials and land to build on
- **Traffic on Highway 101** dangerous, which makes it difficult to access tribal resources and/or employment
- **Lack of housing stock** leads to shortage in workforce housing

Tribes located near Urban areas:

- **Land too expensive** to buy or rent off-reservation
- Cities/counties **rarely involve tribes in urban development process**

Small tribes:

- Initial funding level only covers staff, which can support limited capacity on top of running existing programs
- **Funding level too low to develop new housing** or put in infrastructure (only makes sense at scale)
- LIHTC require **minimum number of units** and qualified tribal members, which small tribes can't meet

Focus Group Themes

- **Native Hawaiians:**
 - No specific right or access to services in Washington State, access services through cultural community and publicly accessible social services (e.g. public housing)
 - Community being pushed out of urban areas by rising costs
 - Urban providers working to serve this community (Chief Seattle Club)
- **Alaska Natives:**
 - Difficult to access services outside of state of Alaska
 - Community being pushed out of urban areas by rising costs
 - Effort underway to expand services in WA for Tlingit & Haida

Local and Regional Planning Processes

- 20 tribal planning documents from 15 tribes were reviewed by Akana
- **Specific Housing Needs:**
 - “Missing middle” housing for workforce, families, and those above HUD assistance threshold
 - Elder/ADA accessible housing
 - Treatment and recovery housing
 - Utility assistance (rental & homeowner), energy efficiency in new housing
 - **Mixed income housing** to avoid segregation in housing by income level

Planning Document Themes

- Mixed or **restricted land ownership/status (i.e., fee, trust, fractionated allotments)** impedes housing development
- High demand for housing on or near reservation, but **limited land to build on**
- Preference for **low-density development** to maintain “rural character” and infrastructure inadequate to support high-density development
- Tribal residents **need assistance navigating federal assistance**, but not always tribal resources to help navigate
- **Overcrowding** significant but difficult to measure
- Income thresholds for HUD housing may discourage additional employment

Interviews to be Conducted

- TDHE Staff and Directors
- Local, State and Federal Agencies
- Urban Org Staff and Directors
- Developers
- Lenders
- Lawyers
- Consultants
- Funding Sources

Possible: Focus groups or interviews with community members

Next Steps

- Closeout Surveys (PLEASE FILL OUT YOUR SURVEY!)
- Conduct Interviews
- Compile and Analyze All of the Data
- Identify (and Quantify) Needs and Barriers
- Develop Recommendations to Address Needs and Reduce or Eliminate Barriers
- Prepare and Present Draft Report to Stakeholders for Review and Comment
- Deliver Final Report to Stakeholders and Department of Commerce

Thank You!



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