

Native Homeownership Cohort Needs Assessment Webinar

Big Water Consulting
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Intro to Big Water Consulting



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Mission: Help nonprofit organizations, Tribes, and TDHEs identify lasting data solutions that...



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- Promote self-sufficiency
- Incorporate the highest appropriate level of technology
- Identify and mobilize available resources
- Reflect our clients' organizational and cultural values
- Diminish the need to hire a contractor to provide similar services in the future.

Sample Clients and Uses of Data

THDEs to Assess and Demonstrate Need (and Challenge IHBG Formula Data)

Red Cliff Chippewa Housing Authority (Bayfield, WI); Native Village of Barrow (Utqiagvik/Barrow, Alaska); SWA Corporation (Rosebud, SD); White Mountain Apache Tribe (Whiteriver, AZ)

TDHEs, Tribal Economic Development Corps and CDFIs to Support Homeownership Programs and Support or Develop Native CDFI

Cheyenne River Housing Authority (CRHA)(Eagle Butte, SD); REDCO and Tatanka Funds (Rosebud, SD); and Shoshone-Bannock Tribal Housing Opportunities Program (THOP)(Fort Hall, ID)

CDCs to Determine Community Need, Design Future Communities and Scope of CDC Activities

Pa'upena CDC (Maui, HI); Standing Rock CDC (Fort Yates, SD)

TDHEs, CDFIs and Credit Unions to Assess Veterans Housing Needs

CRHA, Sisseton Wahpeton Housing Authority (Sisseton, SD), Oglala (Sioux) Lakota Housing (Pine Ridge, SD)(with partners Lakota Funds, OSTPH, Mazaska Owecaso Otipi Financial, Thunder Valley)

Why are Needs Assessments Important for Tribal Homeownership?

Needs assessments provide high quality up-to-date data that can be tailored to fit the plans and needs unique to your community's homeownership goals

- Correct undercount in census and ACS data critical to determining IHBG funding
- Guide important strategic planning decisions and implementation of homeownership programs
- Development or support of Native CDFIs

Spring/Summer 2020 Status Update:



- Few, if any tribes, were planning to conduct household surveys between March and July due to 2020 US Census
- Stay-at-home orders and virus risk concerns prevent in-person meetings or field work

There are still plenty of ways to prepare for a housing needs assessment project, or to use data from a completed needs assessment!

What can you do NOW to prepare for a needs assessment?



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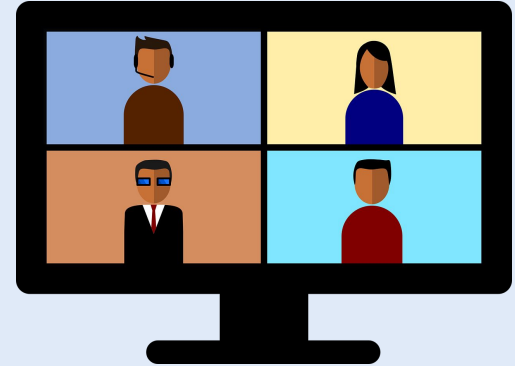
Needs Assessment Preparation: Existing Data

- Compile and evaluate existing data/plans
 - Consider developing central clearinghouse to **promote data sharing**, esp. in remote working environment
- Review and update available **housing unit maps** for accuracy
 - classification of residential and non-residential structures
 - verify multi-unit and individual unit numbers
 - Add new units and remove moved or destroyed structures
- Update maps to include **building footprints** and unit images
 - Microsoft's building footprint map



Needs Assessment Preparation: New Data

- Develop needs assessment **stakeholder group**
- Conduct virtual meetings with **community leaders** to identify community-specific concerns for survey and focus group discussions and community meetings
- Develop an **online survey** to begin data collection for households that can access an online form using their cell phone or laptop
 - Evaluate community capacity for adjusting to online/virtual platforms
 - Don't forget **incentives!** Consider online payment or rent deductions for survey completion



Needs Assessment Preparation: Community Support

- Develop support from **tribal leadership** and key community stakeholders
 - Pandemic response provides great context for discussion of the value and purpose of a needs assessment
- Utilize online platforms and social media to begin **gathering input from the community** about key issues and sharing information about the purpose and potential impacts of the needs assessment



Needs Assessment Preparation: What to Collect?

- Analyze Census and ACS survey forms to determine what is not collected or not collected properly for tribal programs
- List relevant grants and critical information needed to support project and survey content discussion
- Connect with other participating organizations or contractors, such as architects and capacity-building or planning consultants to bring design, policy and other elements into the survey content development and survey design processes
- Collaborate with regional or national tribal partners
 - Benefit from experience and expertise of tribes who have already conducted needs assessments
 - Combine planning efforts with tribes also preparing for future needs assessment

Pandemic-Related Planning: New Survey Questions



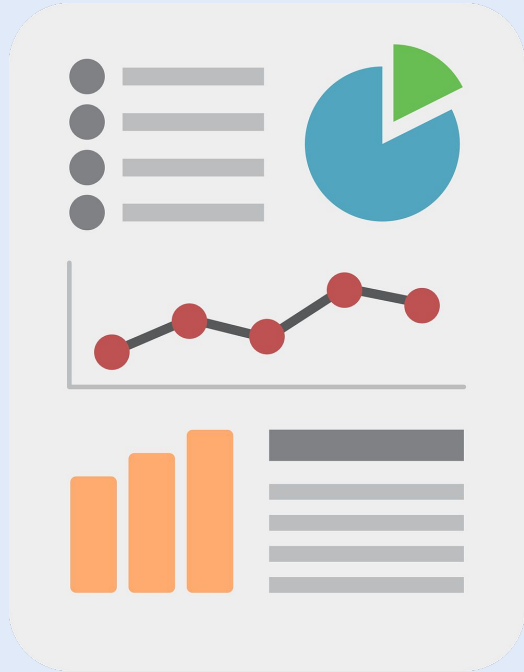
- Consider including vulnerability and resilience assessment components
 - Evaluation of **critical community needs** (housing, infrastructure, telecommunications, facilities) exacerbated by pandemic
 - Document needs that arise during pandemic so needs assessment can address specific changes in survey
 - Eg: Adjusting employment questions to address pandemic unemployment rates in the area and to determine how quarantine affects different employment sectors (WFH access, essential workers, etc)
- Collect data concerning **critical needs and vital services** actually used (or needed but not available) during pandemic as foundation for targeting of future funding

Pandemic-Related Activities: New Survey Questions

- How many community members were eligible for or received **stimulus check**?
 - If data available to estimate during this time, it may be helpful to check that number against actual data once needs assessment survey can be completed
- How do community members want CAREs Act **stimulus money** spent at the community level?
- Consider asking: “what best describes the effect of coronavirus/covid-19 on your household?”



Capacity-Building: Data Collection & Visualization



- Consider **prospective homeownership surveys** via employers (online and via employer offices)
- Examine how mortgage lending will treat **unemployment** due to pandemic
- Conduct **program evaluation** to determine areas for improvement and first stages of strategic planning to identify types of data that need to be collected
 - Develop dashboards to visualize program metrics (services provided, units inspected, etc.)
 - Could use pandemic response as an initial dashboard

Capacity-Building: IHBG

- Undergo **virtual IHBG training** to ensure that TDHE staff understand how ACS data impact funding and how HUD assess need for IHBG housing funding
 - Consider how need will change with respect to reduced incomes due to pandemic
 - May need to collect new income data to challenge current federal census data
- **Lobby congress for more IHBG funding** using data that show how the TDC of homes has increased while IHBG funding has not

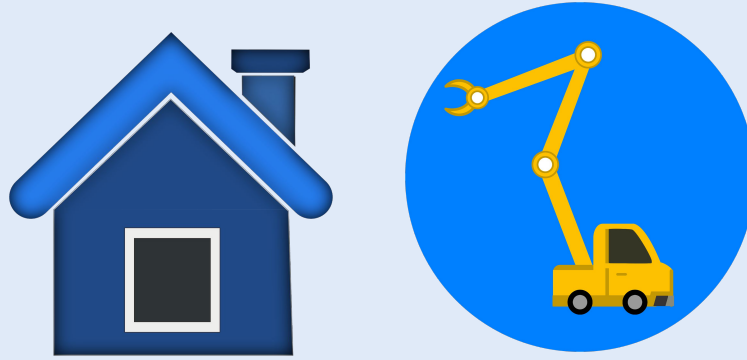


What can you do to address pandemic needs if you've already completed a needs assessment?



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Suggested Uses of Needs Assessment Data: Pandemic



- Use new funding to enhance efforts to **advance homeownership**, expand existing units, renovate homes to **address vital needs**: plumbing, overcrowding, access to healthcare, etc.
- Determine which plans can be accelerated due to **CAREs Act funding**, and how Tribes and TDHEs may need to revise planning processes--consider collecting new data for these revised planning processes

Suggested Uses of Needs Assessment Data: Pandemic



- Form inter-tribal **data sharing coalitions** to help in **lobbying efforts** to show Congress that current funding does not adequately address the level of need
- Consider upgrading **housing data management software** or ensuring that existing housing data software are accessible and accurate for reporting APR, IHPs, and other essential numbers
- Have TDHE staff undergo data management, data collection, and GIS training to **ensure that essential data are accessible** during quarantine

What are in-progress needs assessments projects doing prior to data collection?



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Emerging Project: Red Cliff Housing Needs Assessment

Prior and Ongoing Activities:

- Census and Community Needs Assessment conducted in 2017 (97% response rate)
- Currently **reassessing planned scope** of housing needs assessment
 - **Initial questionnaire** developed using prior census as framework
- Determination of **appropriate methods** for conducting survey **during pandemic**
 - Including survey length and outreach adjustments



Emerging Project: Pa'upena CDC Community Needs Assessment

Ongoing Activities:

- **Videoconference meetings** with presidents of Homestead Associations and other key informants
- Questionnaire **content development** and revision
 - Individualized surveys for each community
- Background **data collection** and research



Examples of Completed Needs Assessment Projects



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Cheyenne River Housing Authority Veteran Housing Needs Study

Targeting different types of veterans housing activities including:

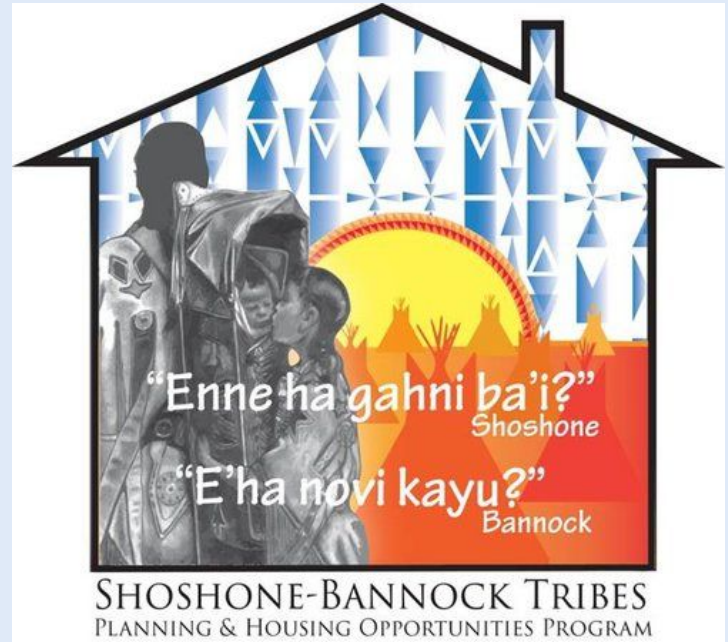
- Transitional/Supportive housing for **veterans**
- Rehab/Repair for **current homeowners** (possibly through USDA \$7500 grant or 1% loan)
- A targeted “veterans only” **homebuyer readiness curriculum** that incorporates the NADL mortgage loan process and application
- Reviewing and **amending policies** to ensure veterans receive preference for program services
- Considering issues raised by younger veterans concerning ceremony upon return from service



Shoshone Bannock Tribes Tribal Needs Assessment

Outcomes:

- Helped launch **Tribal Homeownership Opportunities Program (THOP)** (coincided with the launch of the Shoshone-Bannock Tribes CDFI)
- Help the tribal government and its programs:
 - Attract new **funding**
 - Better plan for tribal programs
 - Improve **services**
 - Address homebuyer readiness



Examples of How TDHEs and other Tribal Entities Have Used Data



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TDHE Uses of Needs Assessment Data: Federal and Tribal Funding



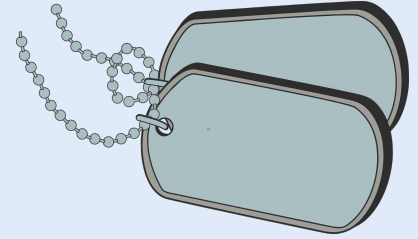
- Prevented the loss of over \$900,000 of tribal housing funds per year by performing an **IHBG “census challenge”** to correct inaccurate U.S. Census data
- Used data showing need for housing rehabilitation and rentals to support request through the Economic Development Agency (EDA) for assessment concerning **development of a tribal housing manufacturing plant**
- Used housing resident data to obtain ROSS (Resident Opportunities and Self-Sufficiency) grant funding from HUD to **hire and maintain Service Coordinators** who provide needs-driven community resources to residents of Indian housing
- Used financial education and homeownership data to strengthen application for Treasury NACA (Neighborhood Assistance Corporation of America) grant to help the **Native CDFI to finance education and homeownership programs**
- Requested and received standing **tribal allocation of gaming revenue to housing program** (of \$2.5 million per year for 5 years)

TDHE Uses of Needs Assessment Data: Tribal Housing Programs



- Applied housing condition and needs-based data to **address childhood diseases and injuries** in the home with a new Healthy Homes program
- Explored opportunities to develop matched savings programs to help **subsidize homeownership**; data collected showed the need for a subsidy for homeownership

TDHE Uses of Needs Assessment Data: Veteran Housing



- Applied for multiple **grants for veterans housing** including transitional/supportive housing grants, as well as rehab/repair grants for current homeowners (through USDA Single Family Repair Loans and Grants that offer \$7,500 grants or 1% loans)
- Targeted “veterans only” **homebuyer readiness curriculum** that incorporates the Native American Direct Loan (NADL) mortgage loan process and application to help Native veterans become homeowners
- Development of **veteran homebuyer readiness cohort** to create built-in support for potential new homeowners

Additional Tribal Uses of Community Needs Assessment Data

- List of **primary areas of concern** to efficiently and effectively address (i.e., housing, language preservation, economic development, land acquisition etc.)
- Creation of a **10-year strategic plan** for the Executive Branch of Tribal government
- **Created an “Actionable Data Specialist” position** to facilitate data-driven tribal decision-making
- Financial needs and employment data to strengthen a **community development grant**
- Established **YouthBuild program** to help low-income, young people learn construction skills while providing affordable housing
- Secured a **grant for Social Services** (Domestic Abuse Services Program)
- Community priorities voiced led to **CDC opioid overdose/addiction grant** that created the tribal Alcohol and Other Drug Abuse (AODA) task force

Thank You!

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