

Assessment of Native Housing Needs in Washington State

Presentation of Data Collection Process, Findings, and
Recommendations

Big Water Consulting
NAIHC Legal Symposium
December 8, 2021



Project History and Purpose

History

- Native organizations sought Native housing needs supplement to 2015 State-wide Housing Needs Assessment
- Project launched in late January 2020 and report was turned in to Commerce in March 2021
- Final Report due to be published soon

Purpose

- Evaluate housing needs of 3 unique Native communities: American Indians, Alaska Natives, and Native Hawaiians
- Identify housing needs and barriers to housing development
- Develop and provide recommendations to reduce or eliminate these barriers

Why Now?

- Reflections on 2015 WA Housing Needs Assessment (and annual updates) and national Native housing needs study completed by HUD and Urban Institute in 2017
- Follows King County American Indian and Alaska Native Housing Needs Assessment conducted by Seattle Indian Services Commission completed in 2019
- Calls for equity at local and state levels

Why is this important?

- First-of-its-kind study of WA Native housing needs (potential model for other states and local governments)
- Opportunities for partnerships between local, state, federal, tribal and Native nonprofit entities, evaluation of existing policies and programs, and (hopefully) improved services

Core Structural and Substantive Challenges

- Multiple unique Native communities within study
- Several distinct regions of the state (e.g., coastal, Puget Sound/I-5, eastern Washington)
- Urban Native (nonprofit) vs. Tribal
- Rural vs. urban communities
- Variations in tribal and organizational resources and capacity
- Grouping of Native community members in existing data sets
- Wide range of service providers, agencies, funding sources and allies serving each community

*COVID-19 disruption of stakeholder and community engagement

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
- FEB 2021: Draft report shared with stakeholders
- MAR 2021: Report delivered to Commerce
- Early 2022: Report to be published by Commerce



image: Freepik.com

History

- Natives have lived in what is now WA for **over 12,000 years**
- **Smallpox** wiped out as many as **90%** of the population of some tribes in WA by 1853
- **Series of treaties from 1854-1856** ceded a large portion of Native lands to the U.S. government and established numerous reservations
- City of Seattle passed an ordinance in 1865 expelling and **banning** all Native Americans from the city
- **Boarding school era** from 1860s to 1973
- **Indian Relocation Act** of 1956 encouraged thousands of tribal members to leave their communities and move to large cities, including Seattle, where they did not receive support

History

- 1950s **Columbia River dams** flooded tribal fishing sites and homes
- 1970 – Occupation of **Ft. Lawton** led by Bernie Whitebear
 - Launch of Chief Seattle Club, Seattle Indian Services Commission, Seattle Indian Health Board, and United Indians of All Tribes Foundation
- 1975 **“Boldt Decision”** reaffirms the treaty-based right to harvest fish "in common with all citizens of the Territory"
- 1996 passage of **Native American Housing Assistance and Self-Determination Act**, which expanded tribal self-determination in managing tribal housing programs
- Present day: numerous tribes in Washington are still **not federally recognized** including the Duwamish, Chinook, Kikiallus, Marietta Band of Nooksack, Snohomish, Snoqualmoo, and Steilacoom

Population & Geography

- 29 Federally-Recognized Tribes
- 313,633 Population of AIAN alone or in combination w/ other race(s)
 - 4.1% of WA Population
- Tenth largest AIAN population by state



Population Groups in Study

- Organized population by community and for TDHEs, by region:
 - Coastal/Peninsula Tribes
 - Puget Sound/I-5 Corridor Tribes
 - Eastern Washington/Columbia River Tribes
 - Urban Native Providers
 - Native Hawaiians
 - Alaska Natives
 - Additional Advisory Group of Native housing experts

Literature Review

- [Assessment of American Indian Housing Needs and Programs \(1996\)](#)
- [Continuity and Change: Demographic, Socioeconomic, and Housing Conditions of American Indians and Alaska Natives \(2014\)](#)
- [Housing Needs of American Indians and Alaska Natives in Tribal Areas \(2017\)](#)
- [Housing Needs of American Indians and Alaska Natives Living in Urban Areas \(2017\)](#)
- [Seattle Indian Services Commission King County AIAN Housing Needs Assessment \(2019\)](#)
- [United Way Vision for the Urban Indian Community Report \(2014\)](#)
- [Urban Indian America: The Status of American Indian & Alaska Native Children & Families Today \(2008\)](#)
- [Washington State Housing Needs Assessment \(2015\)](#)

Data Sources

- Existing Data Analysis
 - ACS and Census data
 - Point-in-Time counts
 - IHP and APR documents retrieved through FOIA request
 - Grant and funding recipient data retrieved through agency requests
 - County, city, and tribal planning documents
 - Housing market data (WCRER; HUD; HMDA)
- Original Data Collection
 - Surveys
 - Focus groups
 - Key informant interviews

Participation Rates

- 22 TDHEs (76%) gave at least partial survey responses
 - 12 complete survey responses
 - 6 partial survey responses
 - 6 responses to “vital data questions”
- 12 advisory group members gave at least partial survey responses
- 3 responses to Alaska Native/Native Hawaiian/Non-Federally Recognized Tribes survey
- 7 focus groups with a total of 37 attendees
- 14 key informant interviews

Limitations of Survey and Data

- **COVID-19 Pandemic**
 - Affected data collection plans
 - Affected participation of study participants
 - Levels of need likely increased
- Difficult to capture unified needs, barriers, recommendations for many diverse populations and geographies
- **Existing data not always accurate or inclusive**
 - Quality of ACS estimates for small populations
 - Lack of standardization of AIAN and Native Hawaiian in available data sources
 - “Multiple races” option often obscures true AIAN and Native Hawaiian representation

Demographic and Population Data

- **Geography**

- More AIANs and NHPs live in urban areas than rural areas, though AIANs are more likely to live in rural areas of WA
- NHPs show evidence of displacement and live outside of more expensive urban cores

- **Age**

- Younger, more children, median ages of AIANs (32.7 years) and NHPs (31.4 years) are lower than WA median age (37.7 years)
- Aging: an increasing number of elders over 65 among both groups

- **High Rates of Disability Among AIANs**

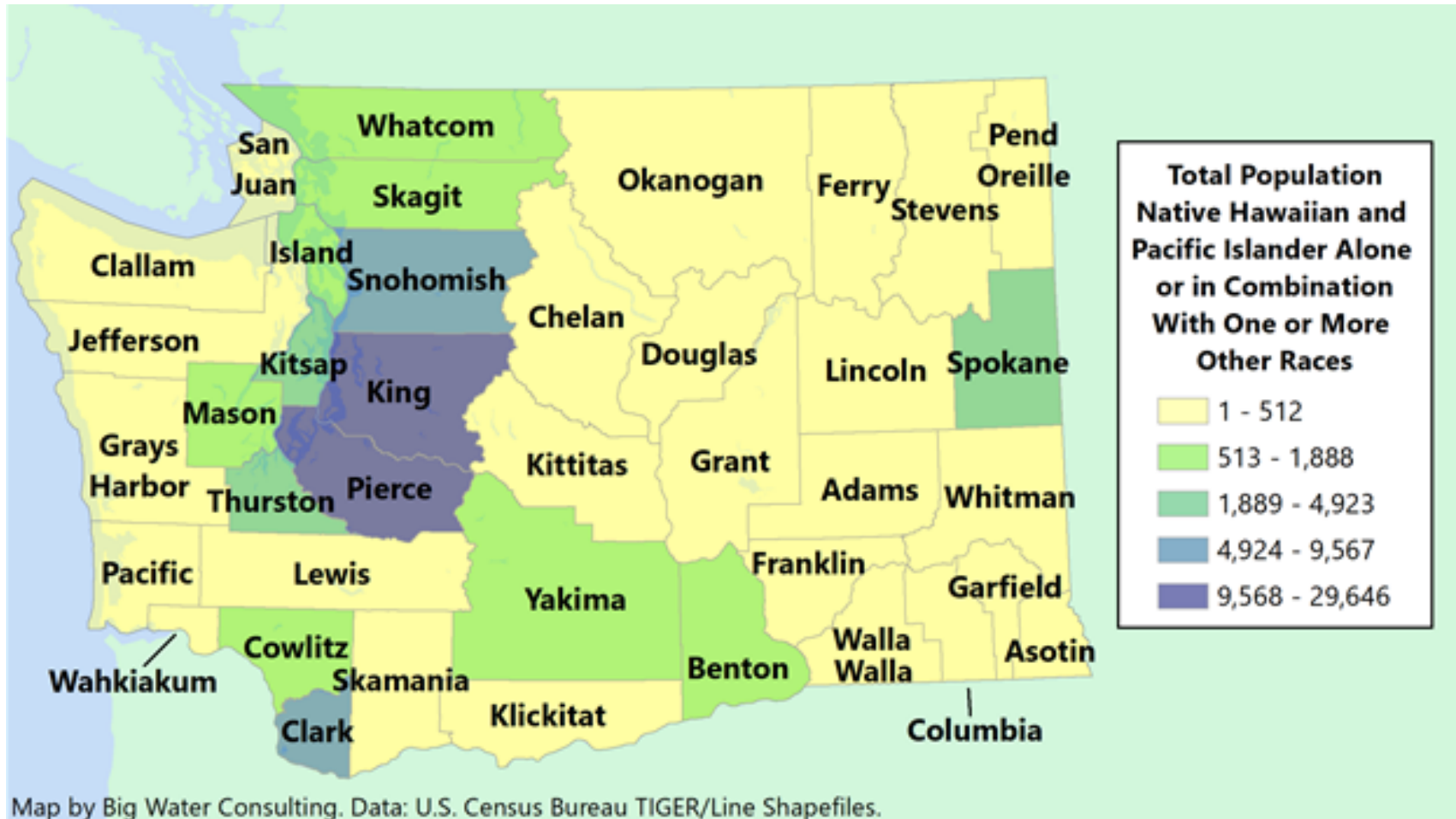
- AIANs 18 to 64 years old are almost twice as likely to have a disability compared to WA state total and 65+ are 1.3x more likely

- **Lower Income, Higher Unemployment and Higher Poverty**

Geography



Geography



Map by Big Water Consulting. Data: U.S. Census Bureau TIGER/Line Shapefiles.

Income, Poverty, Unemployment

	United States	Washington State	WA American Indian and Alaska Native Alone	WA Native Hawaiian and Other Pacific Islander Alone
Household Median Income	\$62,843	\$73,775	\$48,699	\$69,195
Individuals Below (100%) Federal Poverty Level	13.4%	9.8%	22.3%	15.4%
Labor Force Participation	63.4%	64.5%	57.1%	68.7%
Unemployment	5.3%	5.0%	10.5%	6.9%

Housing-Related Data

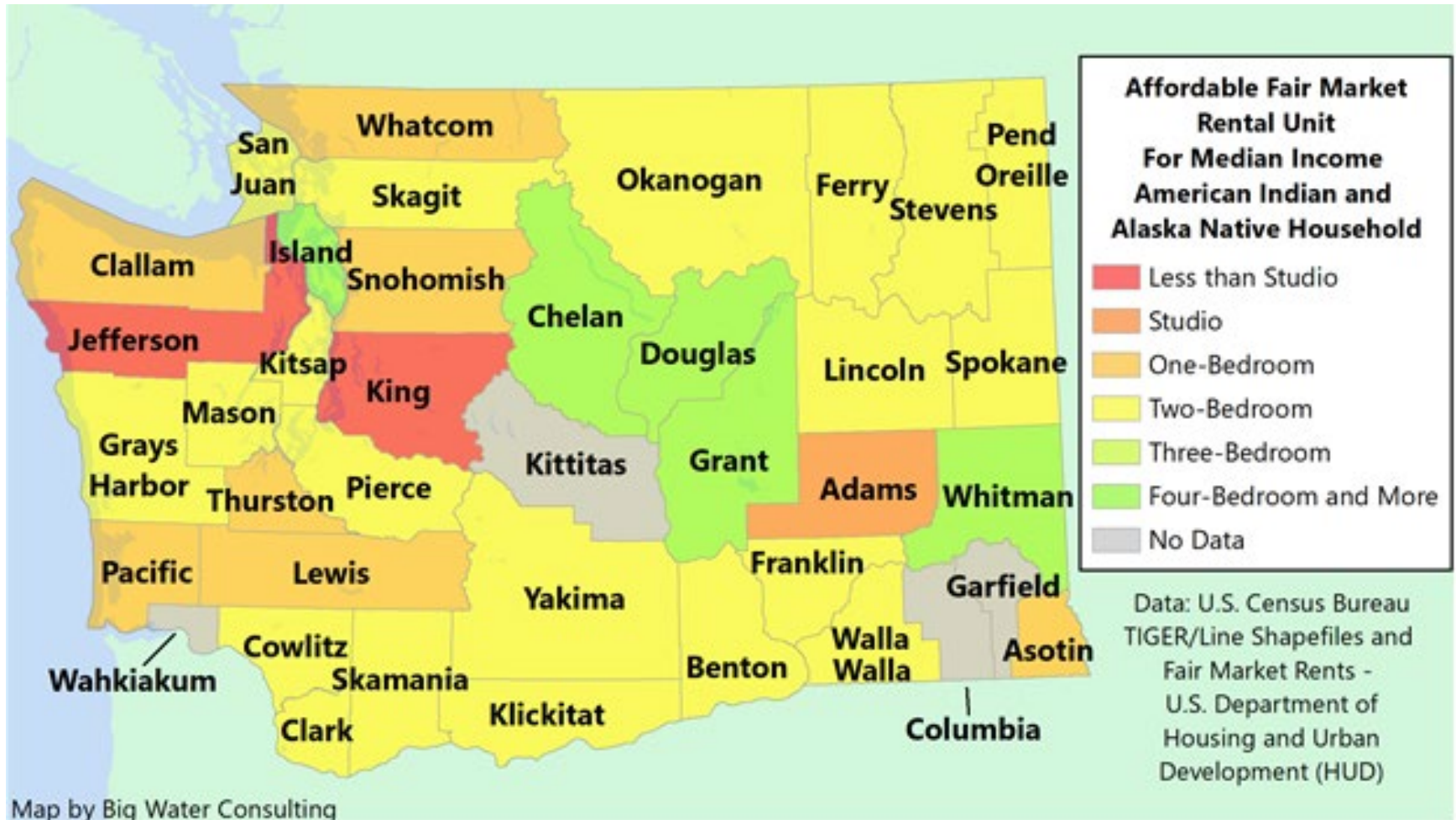
- **Lack of Affordable Housing**
 - Statewide, **prices are increasing** (rent and purchase) as vacancies decrease
- **Overcrowding**
 - In WA, **3.1%** of all households were **overcrowded** (**0.9%** severely); among **AIAN** households, **4.9%** were overcrowded (**1.6%** severely); among **NHPI** households, **9.8%** were overcrowded (with **2.9%** severely) (ACS 2018 5-Year PUMS)
 - Overcrowding leads to increased **physical and mental illness**
 - COVID-19
- **Higher Rates of Home Loan Denial**
 - 13.2% of all loan applications were denied in WA
 - 20.1% of AIAN loan applications were denied
 - 21.5% of NHPI loan applications were denied (HDMA, 2019)

Housing-Related Data

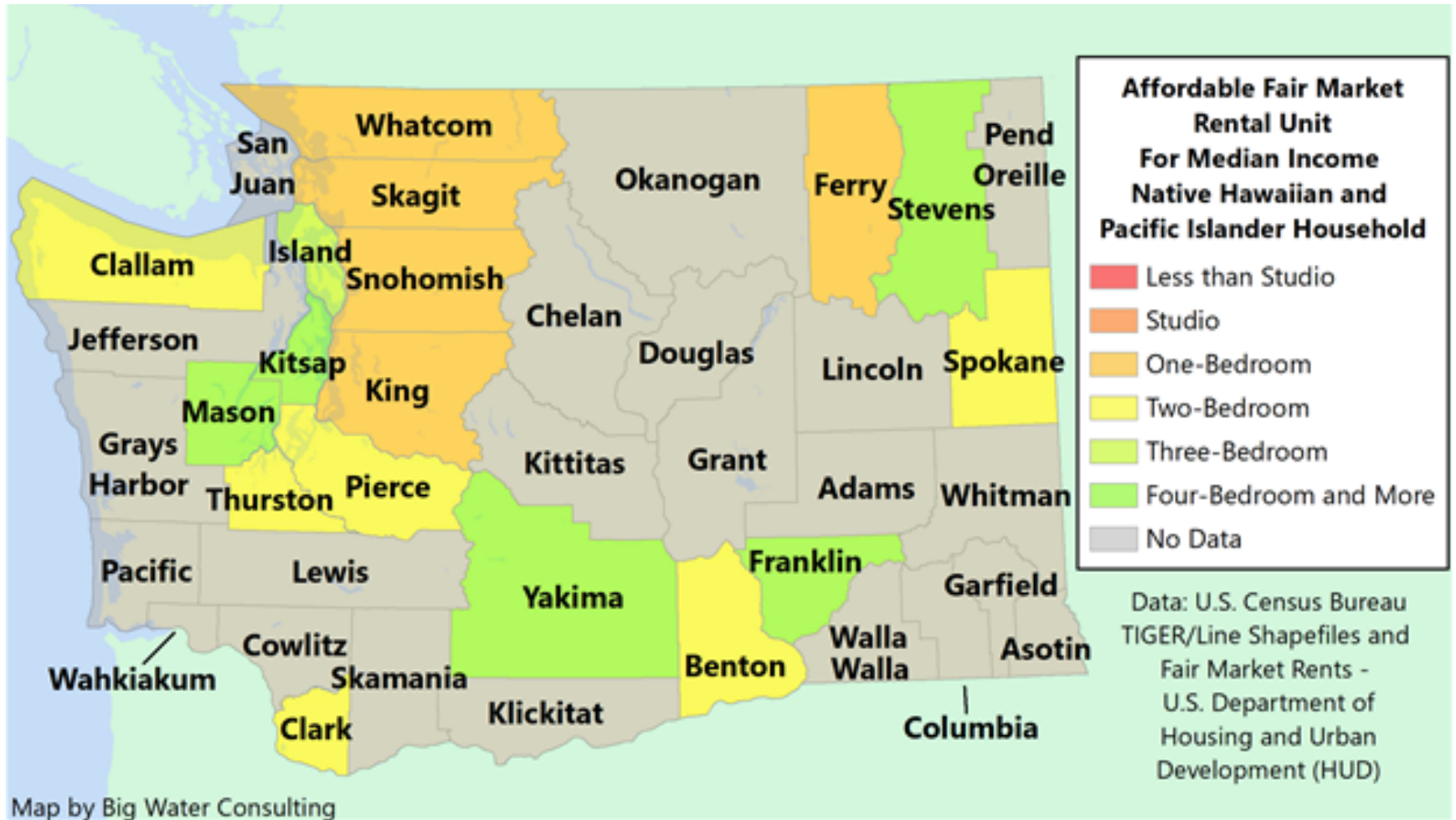
- **Low Rates of Homeownership**
 - 62.4% of all WA households own homes
 - 50.2% of AIAN households own homes (67.6% in WA Tribal lands)
 - 37.1% of NHPI households own homes
- **Less Adequate Housing**
 - AIAN and NHPI headed homes were more likely to be found to be inadequate according to AHS, largely due to issues related to electricity, water leaks and heat
- **Higher Rates of Homelessness**
 - Single-race AIANs make up **less than 1.5%** of WA population, but **8.1% of homeless** (1,751), and **11.9% of unsheltered** homeless (1,138)
 - Single-Race NHPIs make up **less than 0.5%** of WA population, but **2.9% of homeless** (635), and **3.4% of unsheltered** homeless (326) (HUD PIT Counts, 2019)

In total, **29,279** (39.8%) AIAN-headed households in Washington state were either overcrowded or cost-burdened, and **10,260** (43.8%) NHPI-headed households were either overcrowded or cost-burdened while, statewide, 30.0% of Washington households were either overcrowded or cost-burdened (ACS 2018 5-Year PUMS Estimates)

Affordability of Housing



Affordability of Housing



STUDY FINDINGS

TDHEs: Needs

- More housing: fair market, low-income, transitional, homeownership
- 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

TDHEs: Needs

How Many Units Are Needed?

- Waiting list total (13 responding): 2,301
- Estimated total # of units required to meet current housing need (13 responding): 2,490
- Total units currently managed by those TDHEs: 1,752

How Many Units Need Repair/Rehab?

- TDHEs were asked “what approx. percent of units need significant repair or demolition?” (14 responding)
 - 10 of 13 who manage units said 20% or above
 - Number of units (based on number provided by TDHE on survey): 688

TDHEs: Needs

Overcrowding

- 11 (16 responding) noted at least 20% of households were overcrowded
 - ACS data used in IHBG formula indicate 2,690 overcrowded AIAN-headed households were overcrowded within TDHE formula areas

Doubling Up

- 10 (16 responding) reported at least 20% of households were doubled up

TDHEs: Needs

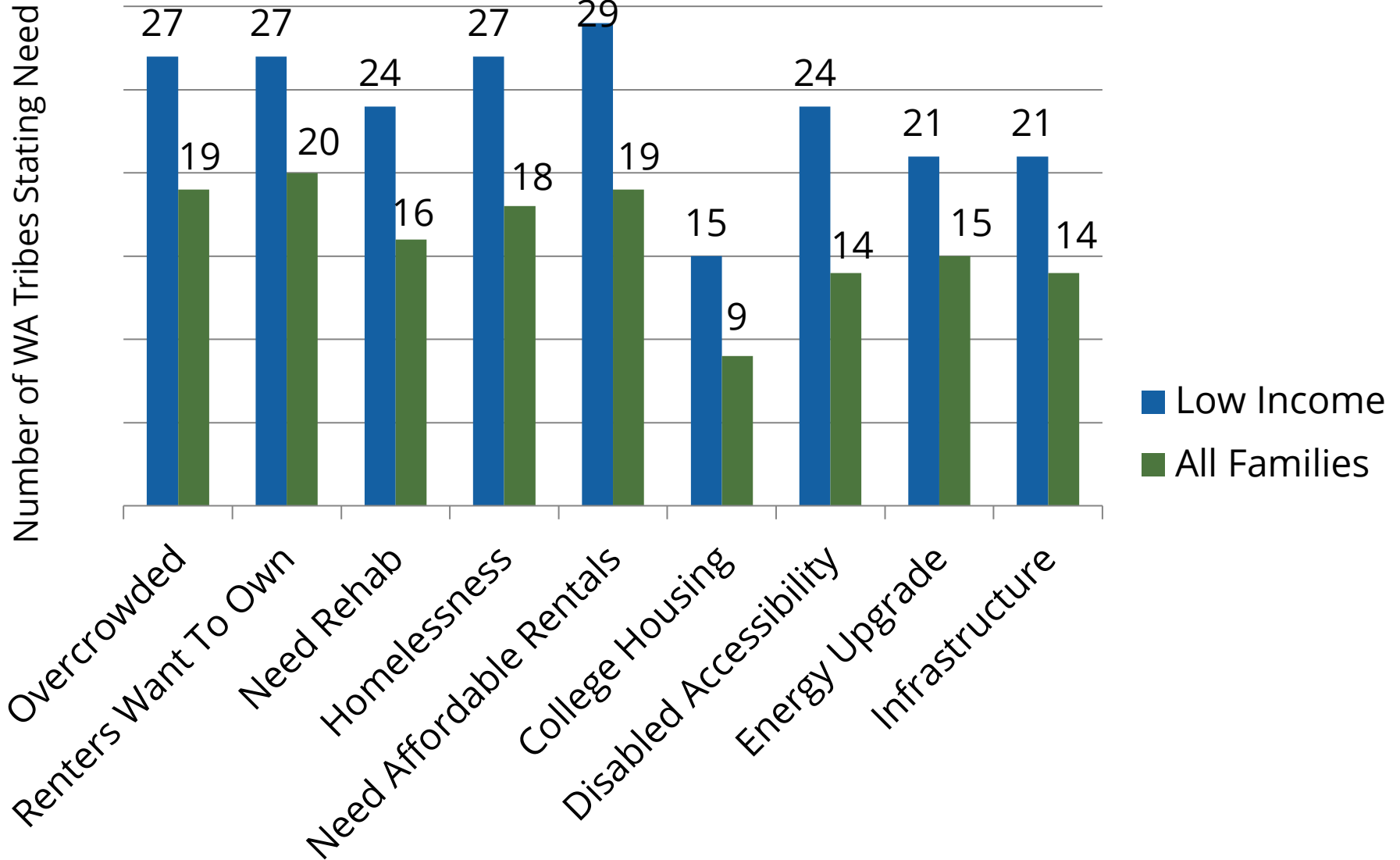
Homelessness

- 94% (15/16) of TDHEs reported that people in their area were living in uninhabitable spaces

Cost Burdened

- Number of AIAN-headed households on land served by TDHEs who are extremely cost-burdened (spend 50% of income or more on rent): 6,593
- 94% of 16 responding TDHEs noted cost of living has increased in past 5 years
- 88% of 16 responding TDHEs noted increase in cost of utilities and food

2020 IHP Stated Needs (WA)



TDHEs: Needs

Service	Not Provided and Needed	Partially Provided but Need More Resources	Provided and No Need for More Resources	Not Provided and Not Needed
Transitional Housing	11 (65%)	6 (35%)	0	0
Housing Choice Vouchers (Section 8)	11 (65%)	2 (12%)	1 (6%)	3 (18%)
Supportive Housing	9 (53%)	6 (35%)	2 (12%)	0
Fair Market Housing	9 (56%)	4 (25%)	2 (13%)	1 (6%)
New Housing Development	7 (41%)	8 (47%)	2 (12%)	0
Housing Rehabilitation (of TDHE-owned or private homes)	3 (19%)	10 (63%)	3 (19%)	0
Homebuyer Readiness/Financial Literacy	3 (18%)	10 (59%)	3 (18%)	1 (6%)
Low-Income Rental Housing	0	13 (76%)	4 (24%)	0
Rental Move-In Costs	3 (18%)	10 (59%)	4 (24%)	0

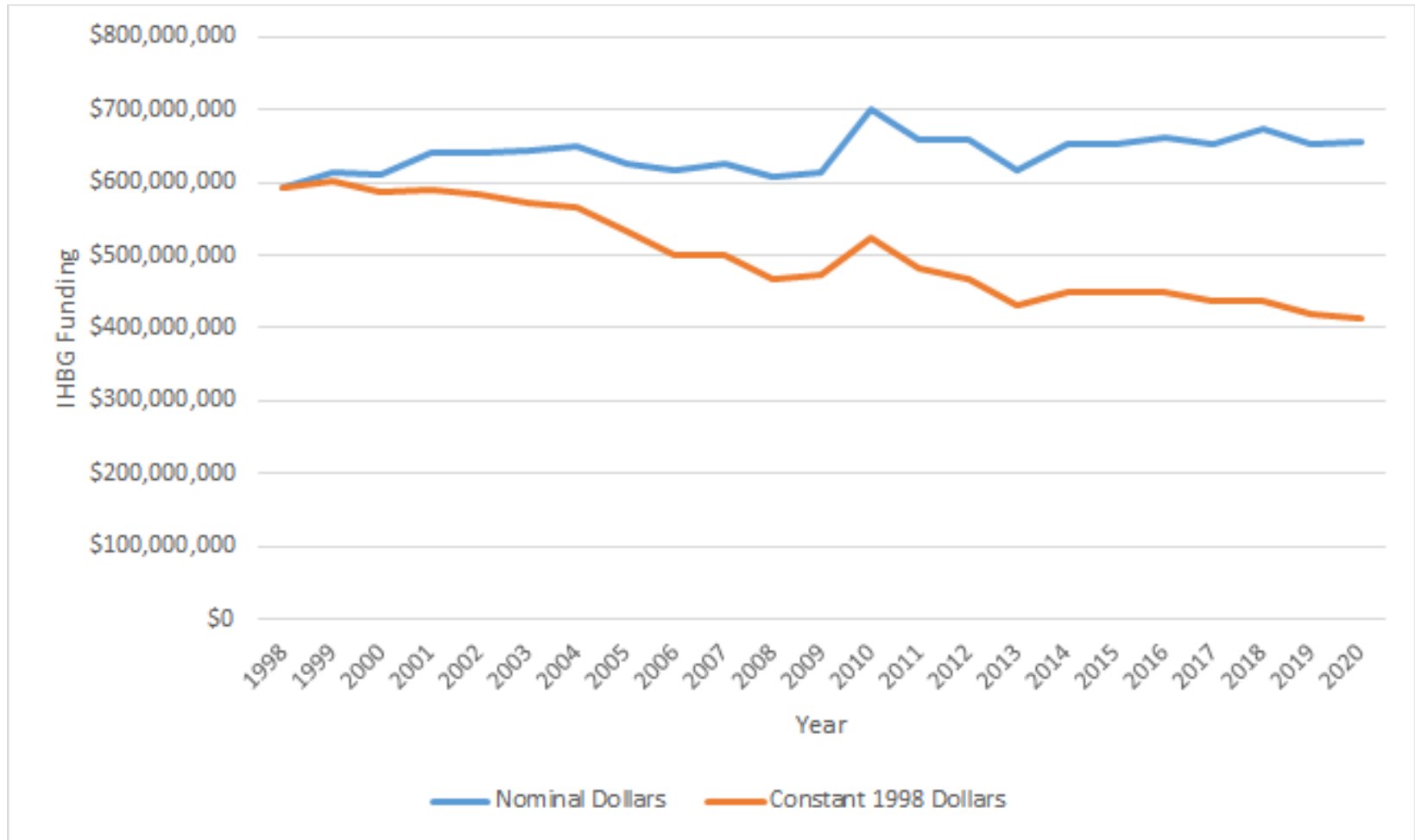
- More than 50% of Tribes noted needing the following services:
 - Meals/food; workforce training; case management; cultural healing/healing circles; emergency shelter; AODA treatment/recovery; peer navigator/specialist
- A majority of responding Tribes (59%) noted needing long-term shelter but did not provide it

TDHEs: Barriers

Funding

- Flat lining of annual **IHBG funding** (decreasing considering inflation) reduces buying power and is not sufficient for new development
- 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 for, which prevents leveraging
- Some tribes too small or tribal members too low-income to access important funding opportunities (e.g., LIHTC)

IHBG Funding



Inflation has effectively reduced the IHBG total from 1998 to 2020.

IHBG Funding

- **1998 Final Allocation:**
 - \$613.9 million among 580 Tribal entities and 1,070,473 AIAN Persons
 - Approx. **\$558 per person**
- **2020 Final Allocation:**
 - \$655.4 million among 593 Tribal entities and 1,667,860 AIAN Persons
 - Approx. **\$385 per person**
 - Buying power of **\$241 in 1998 dollars**

TDHEs: Barriers

Lack of Available Housing

- Difficulty finding land to build on or getting contractors to travel to remote tribal lands & infrastructure costs too high
- Housing affordability index (HAI) for AIAN statewide is 67.1
 - Median AIAN household income not enough to purchase median price home (HAI of 100 indicates match in affordability)
- Few vacant units available
 - Among vacant units only 4.5% were available to rent and 5.1% to purchase
 - In WA, 15.6% are available for rent and 8.3% to purchase
 - 64.2% of vacant housing on tribal land is seasonal/recreational housing (compared to 36.6% in WA)

TDHEs: Barriers

Human Resources and Internal Capacity

- Staff turnover
 - TDHE staff turnover: loss of institutional knowledge needed for long-term planning and financing
 - Agency staff turnover: loss of working relationship or cultural understanding

Political

- 30% rule and pressure to keep rents low creates barrier to moving toward fair market rent or homeownership and prevents TDHEs from generating revenue through rent collection

Legal/Regulatory

- Layered environmental review regs from different funding sources can delay projects and increase costs of development
- Tribal zoning and prior land assignments can significantly constrain available land for homesite use

TDHEs: Barriers

Homeownership

- Trust land status and other land/title issues were most frequently cited barriers to homeownership on survey
- TSR and AVSO processes difficult and lengthy
- Difficulty finding lenders who work on trust land
- Difficulty finding appraisers and lack of comparable sales weaken housing market

Geography

- Issues of remoteness increase costs and difficulty finding contractors
- Location-specific issues such as tsunami risk or fire danger

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

TDHEs: Successes/Opportunities

- Tribes and TDHEs can now access [Continuum of Care](#) program
 - Participation in [PIT Count](#) will increase accuracy of count
- Expansion of [HUD-VASH](#) program for veterans
- [LIHTC](#) can be used in combination with:
 - Housing Trust Fund
 - Federal Home Loan Bank's Affordable Housing Program
 - ICDBG
 - IHBG competitive
- [Title VI](#) can be leveraged with Section 184 or USDA Section 502
- [Section 184](#) lending limit increase
 - E.g., limit for unit in King County increased from \$453,100 in 2018 to \$741,750 in 2020

TDHEs: Recommendations

- Use data to develop **long-term strategic plans** to address transportation, education, health, utilities, environment, etc.
 - **Comprehensive land use planning**
 - Regional and county-level planning processes should **invite and include tribes**
- Use of partnerships and capacity-building grants in order to **reduce amount and impact of staff turnover**
 - **Joint purchase arrangements** and force account staff to create scale for lower costs, especially in remote areas
- Determine how to **create revenue from rent**, including by developing fair market rental units to offset maintenance and operation costs of low-income units
- Expand **homeownership classes, loan programs, financial literacy, home maintenance education** for potential homeowners
- Pursue authority to execute and approve leases of tribal trust lands through **HEARTH Act to reduce delays**
- **Consider infill development and creative design** to achieve higher occupancy outside of traditional high-density housing

TDHEs: Recommendations

- Reevaluate how certain data sets are designed in order to make them **more inclusive** and helpful to Native entities
 - Incorporate **tribes and TDHEs in state-level planning** for PIT Counts and ensure counties include tribes in planning efforts
- **Address decline of IHBG buying power** by increasing allocation, applying industry standards to funding maintenance and operations, and develop new IHBG formula variable to replace FCAS that provides funding to maintain all existing housing and develop a specific number of new units
- Evaluate length and complexity of **grant application and compliance processes**, especially in relation to grant amount
- Determine if current exclusion of mortgage lending on trust land from secondary mortgage market violates **anti-discrimination laws**
- Expand **Section 184 lending** on trust land
- Reevaluate efficacy of rule that **IHS funding** for infrastructure cannot be applied to projects funded with IHBG
- Determine how to address and **improve length of time required to obtain TSRs from BIA**, such as inter-tribal efforts to contract with BIA on behalf of multiple tribes

Urban Providers: Needs

- Addressing homelessness with short-term, transitional housing and social services in highest need
 - Longer-term affordable housing also needed to address full housing spectrum
- **Culturally appropriate** housing design, services, and processes (i.e., VI-SPDAT)
- **Better data** on AIAN and Native Hawaiians in urban areas to describe and quantify need

Urban Providers: Barriers

- Federal funds restrictive due to **nonprofit 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, displacing communities outside of easy access to essential services
- “NIMBY”-ism and whiteness of housing development/finance world present **roadblocks to developing new housing** in urban areas

Urban Providers: Opportunities

- CEUIH-led HMIS update in King County to include Native affiliation
- Potential for urban providers to work with a network of tribes to house tribal members using NAHASDA funds, which would allow them to apply Indian preference
- Native-led urban providers have higher housing retention rates

Urban Providers: Recommendations

- Reevaluate how certain **data sets** are designed in order to make them more **inclusive** and helpful to Native entities
 - **Expand data collection** beyond simply quantifying AIAN population and demographics to also assess individual and family connection to services and cultural resources
 - Use **changes to HMIS** and coordinated entry program in Seattle/King County to **identify opportunities** for including these changes statewide and examining usage patterns of Native people
- Use the experience of the Chief Seattle Club and its Native and non-Native partners to develop a **roadmap** for other urban Native organizations seeking to develop housing
- Partner with tribes that express interest in developing deeper **partnerships with urban Native housing organizations** so that tribal members living in cities can find housing and supportive services
- Advocate for creation of a **Native and tribal committee at the state level for Continuum of Care** and other Department of Commerce programs based on achievements in Seattle/King County

Alaska Natives

- Needs

- Native-led housing developments that prioritize intentional cultural community

- Barriers

- Many Washington-based Alaska Natives have a difficult time accessing services outside of service area of tribe/village
- Community being pushed out of urban areas by rising costs
- Data aggregates Alaska Native and Native American

- Opportunities

- Alaska Native Regional Corporations able to provide some support to members (not housing)
- Effort underway to expand services in WA for Tlingit & Haida

Alaska Natives

- Recommendations

- Consider creation of a new Alaska Native organization in Washington state, which could potentially be co-housed with Tlingit & Haida entities
 - Tlingit & Haida can use ongoing efforts to expand presence in Seattle to reach out to other Alaska Native tribes/villages in Alaska and begin to directly collect information about this community (since it is difficult to extract from broader AIAN data)
- Examine which services and cultural activities can be funded by Alaska Native Corporations and use those as a catalyst for development of adjacent/connected housing facilities
- Work with Alaska Native CDFIs such as Haa YaKaawu Financial Corporation (HYFC) to expand homeownership (Section 184) service area

Native Hawaiians

- Needs

- Better data on Native Hawaiians
- Affordable housing in existing communities established by elders

- Barriers

- Data aggregates Native Hawaiians and Pacific Islanders, so difficult to quantify and describe Native Hawaiian population
- 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

- Opportunities

- Urban providers working to serve this community (Chief Seattle Club)

Native Hawaiians

- Recommendations

- Civic clubs and *halaus* can serve as a vehicle to coordinate resources, training sessions and access to community-based programs, expanding beyond purely cultural programming
 - Consider using large community gatherings and festivals to begin collecting data about the community and its needs
- Native Hawaiians on board of Chief Seattle Club, for example, can work with urban Native providers to more comprehensively understand how and how many Native Hawaiians are served by these organizations and what is possible given funding and other constraints
- Consider community listing for rentals, unit sharing and even home sales

Lessons Learned

- Length of survey was an obstacle, especially during beginning months of pandemic
 - Next time could reduce burden by creating sections by TDHE department (e.g., occupancy, maintenance, grants, etc)
- Provide earlier and more opportunities for engagement in study goals and methods
- Utility and importance of bringing together TDHEs and providers in conversation
 - Led to information and resource sharing, strategizing, and future collaborations

Potential Future Directions

- Replication of this state-wide Native housing needs assessment model in other states
- Working with State agencies to improve policy and processes for working with Tribes
 - E.g., Big Water is working with Washington State Housing Finance Commission to revise policy that determines eligibility for “Targeted Area Points” in LIHTC determination and has reviewed proposed changes to the Multifamily Bond/Tax Credit program eligibility for Tribes
- Create regional working groups to continue relationship-building and information sharing that happened during study time frame

Thank You!



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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

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

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

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.

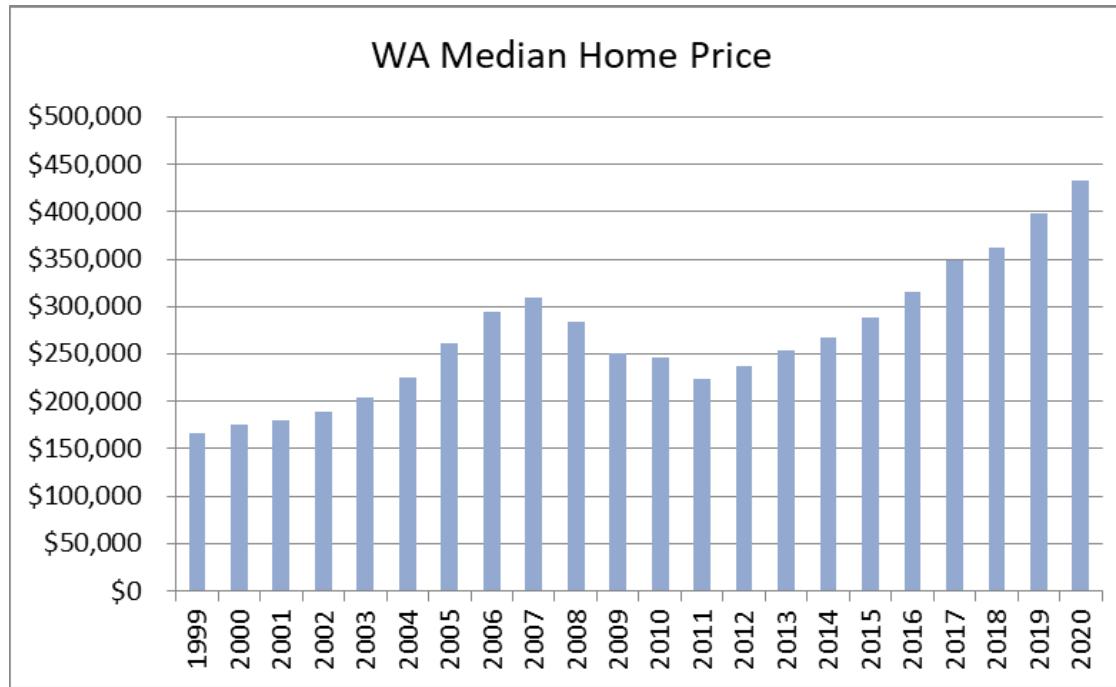
HUD IHBG Data – Washington State 2021

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 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

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