



TRIBAL HOUSING OFFICE/TDHE ONSITE-INTERVIEW GUIDE

Note: This is the guide for the interview with officials in the tribal housing office (or TDHE) that administers the IHBG program in each of the 24 tribal areas selected for site visits. The official being interviewed will have already completed a phone survey on similar topics. This in-person interview will allow the interviewer to probe responses in the telephone survey and ask questions about related topics not covered in that survey.

Introduction/Purpose of the Study

Thank you for agreeing to participate in this interview today.

My name is _____ and I'm a researcher from the Urban Institute, a non-profit research organization located in Washington, DC. With me today is [name and affiliation]. I'm here today because the Urban Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. The study will describe housing needs and socioeconomic conditions in Indian Country. It will provide HUD with information on how current programs are operating, the extent to which housing needs are being addressed, and demographic and economic trends. It will also answer questions about home ownership in Indian Country and the impacts of the recent financial crisis. This is a three and a half year study that includes analysis of census and administrative data, surveys and in-person interviews, and selected case studies.

Your tribe/village is one of 24 sites we are visiting in to conduct these in-person interviews with tribal leaders, Tribal Housing Offices and Tribally Designated Housing Entities (TDHE), and program staff. Interviews will cover the way the tribal staff is organized and its relationship to the TDHE; tribal staff views on the performance of the TDHE; perceptions of social/economic conditions; housing preferences; housing conditions; and key challenges. These interviews will provide important qualitative information on local institutional arrangements, particularly as they relate to housing, housing problems and the implementation of housing programs.

We will use what we learn today and from other interviews to contribute to a report on housing conditions and needs among Native Americans. This report will be submitted to HUD to inform the federal government of housing challenges.

Confidentiality Statement *[Interviewer must read this]:*

Before beginning the interview, I (we) want to thank you for agreeing to participate in this study and remind you that your participation is voluntary. I (we) know that you are busy and will try to be as brief as possible. We have many questions and are going to talk to many different people, so please do not feel as though we expect you to be able to answer every question. The interview today should last about an hour. This interview is not part of an audit or a compliance review. We are interested in learning about your ideas, experiences, and opinions about



housing in your tribal area/village. There are no right or wrong answers. We want to know what you think.

In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

A. Organizational characteristics and history

1. Describe your position with this organization. (Probe: How long have you held this role? How did you acquire this position?)
2. Describe the organizational structure (leadership; staffing; relationships with tribal leaders, other entities, etc.). How has this structure changed over time? Describe the structure of tribal government and how your organization relates to it.
3. Describe the history of this organization's leadership. How is the Executive Director selected and how many have been in charge since your organization first began administering IHBG funds?
4. What is the experience and expertise of the organization's (a) leadership, (b) staff, (c) advisors, and (d) partners?
5. What is the history of your organization and its involvement in administering IHBG funds?
6. Do you manage funds for more than one tribal area? [If YES] Please describe the process for administering funds for two or more areas. (Probe: What are the challenges and benefits?)
7. What other groups and leaders do you work with regularly in carrying out your mission? Which ones are most important to you and why?

B. Contracting out



1. Why has your organization decided to either contract out, or not contract out, various functions?
2. (If not covered above): What are the advantages and disadvantages of contracting out a particular function?
3. What has been the result of contracting out various functions (by type)?

C. Organizational improvements

1. (Of needed changes identified in the telephone survey): What is the organization's highest priority for improvement?
2. What are the challenges to making this improvement?
3. What is the consequence if this improvement is not made?

D. Training

1. What types of training have you and your staff taken advantage of over the past 3 years? Tell me about each of the providers and how you rate their value.
2. (If multiple training needs were identified in the telephone survey): What is the highest priority need, and why?
3. Why is this training not now available?
4. What is the consequence of such training not being offered/available?

E. Perceptions of social/economic conditions, trends and issues in the area

1. This is a map of your reservation. Will you please describe the geography of the reservation and how it varies in terms of physical terrain, climate, settlement patterns, access to transportation, shopping, employment, education, etc.?

(After the above, do the following only for those that have a Indian Service Area outside of reservation boundaries) This is map your service area outside of reservation boundaries in which you also provide IHBG funding. Will you please similarly describe the geography of this outside service area: how it varies in terms of physical terrain, climate, settlement patterns, access to transportation, shopping, employment, education, etc.?



2. What is your overall assessment of the economic conditions in the area? (Probe: Have you witnessed an impact of the recession on employment, economic activity, and need for housing? Please describe the changes over the past 3-4 years.)
3. What are the major sources of employment in your area? Have there been any significant changes in the tribal economy or tribal economic development, over the past 5 years, for example new industries, gaming, new businesses or employers?

[If YES] How have these affected the region?

4. Describe your perception of poverty and unemployment in this area? Is this a general problem? Has this changed over time?

F. Living on or off the reservation

1. Over the past year, have more of your tribal members been moving off the reservation or back onto the reservation? If they move off, what are the different places they move to?
2. At this point, what do you think are the comparative advantages for them of living on or off the reservation? Has this changed since the recession and foreclosure crisis and, if so, how?
3. How do these trends influence the way you administer the IHBG program? Do you see the need to shift assistance to different locations in the coming years? If so, how would you accomplish that?

G. Condition of assisted and private housing

1. How would you characterize the physical condition of your assisted housing properties compared to private housing? (Ask separately for rental and homeownership.) (If difference between assisted and private): Why are there differences? (If assisted housing deteriorates faster): Why?
2. (See telephone survey for housing quality standards used to inspect/assess units) Are you satisfied with the procedures and quality standards you use for inspecting/assessing the condition of your properties? (If not): Why?
3. What tradeoffs does your organization face with respect to (1) the need to maintain your existing stock and (2) the need to develop new housing? Which is the higher priority, and why?



4. Please describe the process you use to assess the physical condition of your assisted housing (e.g., formal inspections, complaints, etc.). Are there any problems with this process?
5. Are there subgroups of residents in this service area that are specifically in need of housing assistance, such as homeless, youth, substance abusers, single parent households, or the elderly?

[If YES] Describe the conditions of these groups.

6. Please discuss the need for housing assistance in your service area. (Probe: Are there many people waiting for assistance through your organization. Has this grown over time?)
7. What types of housing are in need? What types of housing do you support through IHBG funds?

H. Resident satisfaction with assisted housing

1. How do you generally communicate with and get feedback from residents?
2. How satisfied are most assisted households are with their housing?
3. What are the most common complaints made by assisted housing residents?
4. What is the basis for these complaints?
5. How valid or reasonable do you believe the complaints are?
6. What is being done to respond to the complaints?

I. IHBG program planning

1. Please describe the process you go through to determine how to allocate your IHBG funds. (Probe, if necessary: How do you decide what your top priorities are when preparing your annual plan? What information is factored into these decisions?)
2. What is the organization's rationale for, and strategy behind, the overall spending plan? (See telephone survey for spending strategy.)
3. Is your plan currently on track to accomplishing its objectives/targets? (If not): Why is this the case?



4. What are the allocation priorities of each of the groups you consult with when preparing your Indian Housing Plan? (See telephone survey for groups consulted.)
5. How do the funding priorities of the groups you consult with compare with your overall spending strategy? (See telephone survey for spending strategy.)
6. Besides housing development and operations, what other activities do you support with your IHBG funds? (Probe, if necessary: counseling; infrastructure; community programs; special needs populations, etc.)
7. How, if at all, have the organization's allocation priorities shifted since 2003 with respect to:
 - Administrative vs. direct service expenditures?
 - Operations/maintenance vs. production/development?
 - Rental vs. homeownership?

J. Partnering with other groups

1. (See types of other public agencies the TDHE partners with from the telephone survey.)
2. In addition to partnering with other public agencies to provide housing services in conjunction with IHBG funds, do you partner with any other types of groups? (If so): Which ones, and for what purposes/activities?
3. Considering each partner group separately, do you generally benefit or not from having such partnerships?
4. Would you like to do more such partnering or to be in a position to do less?
5. (If not answered above): What are the primary results of having such partnerships?

K. Other housing assistance programs operating in the area

1. Please describe the other agencies operating housing programs in your region and the programs they offer.

[If there are other programs] Can you describe the level of activity of these other programs and how they compare to IHBG? (Probe: How many households are served? Do they serve the same, less than, more than the IHBG program? (Than your organization overall, if you operate other programs?))



- 2 Do you work with any other agencies such as another tribe, BIA, USDA, state agency, or Housing Authority in providing services?

[If YES] Describe these agencies and discuss your partnerships with each of them.

[If no] What barriers prevent you from partnering with other organizations? What changes can be made within this organization, ONAP/ HUD that would allow more freedom in collaborating?

- 3 Besides IHBG funds, do you operate other housing programs. [If YES] Describe each program and approximately how many households are served.

L. Challenges in housing development

1. What is your strategy for developing new housing effectively in this reservation? What aspects are most important? What approaches and techniques have proved most successful? Can you tell me more about innovative practices you have employed?
2. (See telephone survey for changes in development costs.) How and to what degree have changes in development costs over the past three years affected your organization's ability to build new housing units on tribal lands?
3. (See telephone survey for factors affecting development of new housing.) Aside from development costs, what are the most significant factors that affect your ability to develop new housing? (Probe, if necessary, regarding: size and/or type of terrain in the service area; issues with tribal land, infrastructure, climate, local political environment, or local construction or finance industries; other factors.)
4. (If land assembly identified as a problem in telephone survey) Can you tell me more specifically why land assembly is a problem for you in the IHBG program in this reservation? (probe as needed)
5. (If infrastructure provision identified as a problem in telephone survey) Can you tell me more specifically why infrastructure provision is a problem for you in the IHBG program in this reservation? (probe as needed)
6. If regulations and processes identified as a problem in telephone survey) Can you tell me more specifically why regulations and approval processes are is a problem for you in the IHBG program in this reservation? (probe as needed)

M. Challenges in housing management and maintenance



1. What is your strategy for performing housing management and maintenance functions effectively? What aspects are most important? What approaches and techniques have proved most successful? Can you tell me more about innovative practices you have employed?

(See telephone survey for responses on factors affecting management and maintenance and reaffirm answers with respondent).

2. (If lack of staff resources or training identified as a problem in telephone survey) Can you tell me more specifically how lack of staff resources or training affect your ability to perform housing management and maintenance effectively? (probe as needed)
3. (If criminal activity identified as a problem in telephone survey) Can you tell me more specifically how criminal activity affects your ability to perform housing management and maintenance effectively? (probe as needed)
4. (If failure of tenants to live up to responsibilities re: unit maintenance and rent payments identified as a problem in telephone survey) Can you tell me more specifically how tenants failing to live up to their responsibilities affects your ability to perform housing management and maintenance effectively? (probe as needed)

N. Leveraging and private market development

1. What efforts have you made to secure funds from other government programs to support development projects you initiate? How have these efforts worked so far? What are the major barriers in leveraging public funding in this way?
2. In what types of projects have you been able to leverage public funding in this way? Which of these projects have been most successful and why? (For projects that appear innovative, probe to get ample description of approach).
3. What efforts have you made to secure funds from private sources to support development projects you initiate? How have these efforts worked so far? What are the major barriers in leveraging private funding in this way?
4. In what types of projects have you been able to leverage private funding in this way? Which of these projects have been most successful and why? (For projects that appear innovative, probe to get ample description of approach).



5. Has private market activity (businesses as well as housing development) been expanding in this reservation? If so, what are the main reasons? What has the tribal government done to support it? What more should the tribe do?

6. If private market activity has not been expanding in this reservation, what are the reasons? What do you think the tribe could or should do about it?

O. NAHASDA issues

1. Please discuss your impressions of NAHASDA. From your perspective, what are its good and bad points?

2. Are you in a position to be able to compare NAHASDA with what had been the case prior to NAHASDA--that is, when there were several separate HUD housing assistance programs? (If so):
 - Are total funding levels any different (holding constant for inflation)?
 - Is there more or less burden on the TDHE?
 - Is there more or less flexibility for the TDHE?

(For each of the above): Has this been for the better or for the worse?

3. What would you change about NAHASDA if you were in a position to do so?

4. (If not answered): What specific rules and/or procedures would you change, and how?



TRIBAL LEADER ON-SITE INTERVIEW GUIDE

Note: This is the guide for the interview with the tribal leader in each of the 24 tribal areas selected for site visits. The official being interviewed will have already have worked with the study team on outreach activities, so will be familiar with the study. This in-person interview will obtain the broader overview of tribal economic and housing conditions.

Introduction/Purpose of the Study

Thank you for agreeing to participate in this interview today.

My name is _____ and I'm a researcher from the Urban Institute, a non-profit research organization located in Washington, DC. With me today is [name and affiliation]. I'm here today because the Urban Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. The study will describe housing needs and socioeconomic conditions in Indian Country. It will provide HUD with information on how current programs are operating, the extent to which housing needs are being addressed, and demographic and economic trends. It will also answer questions about home ownership in Indian Country and the impacts of the recent financial crisis. This is a three and a half year study that includes analysis of census and administrative data, surveys and in-person interviews, and selected case studies.

Your tribe/village is one of 24 sites we are visiting in to conduct these in-person interviews with tribal leaders, Tribal Housing Offices and Tribally Designated Housing Entities (TDHE), and program staff. Interviews will cover the way the tribal staff is organized and its relationship to the TDHE; tribal staff views on the performance of the TDHE; perceptions of social/economic conditions; housing preferences; housing conditions; and key challenges. These interviews will provide important qualitative information on local institutional arrangements, particularly as they relate to housing, housing problems and the implementation of housing programs.

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housing in your tribal area/village. There are no right or wrong answers. We want to know what you think.

In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

A. Respondent's Present/Previous Role in Tribal Governance

1. Could you tell us your current official position within the government of this Tribe or Village?
2. How long have you been in this position?
3. Did you ever serve in this position prior to your current term? (If YES): How many terms did you serve, and what is your total number of years serving in this position?
4. Have you served the Tribal/Village government in other governmental positions besides your current position? (If YES): Could you tell us what those positions were and how many total years you have served?
5. Have you ever served as Director of one of the Tribe/Village's executive departments (or Tribally Designated Housing Entity [TDHE]) such as Housing or Social Services? (If YES): Could you tell us what those positions were and how many years you served in those positions?

B. Tribal Geography, Demography and Economy

1. This is a map of your reservation. Will you please describe the geography of the reservation and how it varies in terms of physical terrain, climate, settlement patterns, access to transportation, shopping, employment, education, etc.?

(After the above, do the following only for those that have a Indian Service Area outside of reservation boundaries) This is map your service area outside of reservation boundaries in which you also provide IHBG funding. Will you please similarly describe the geography of this outside service area: how it varies in terms of physical terrain, climate, settlement patterns, access to transportation, shopping, employment, education, etc.?



2. Can you describe the population of this area (as described above), including population size; proportion that are Native American; proportion that are enrolled tribal members; elderly; youth; other population characteristics?
3. What is your overall assessment of the economic conditions in the area? (Probe: Have you witnessed an impact of the recession on employment, economic activity, and need for housing? Please describe the changes over the past 3-4 years).
4. Have there been any significant changes in the tribal economy, or tribal economic development, over the past 5 years, for example, new industries, gaming, new businesses or employers? (If YES): Describe.
5. Are most adults employed? On or off the reservation? Main employers/industries?
6. Describe your perception of poverty and unemployment in this area? Is this a general problem? Has this changed over time?
7. Generally, are residents of the service area migrating away to other places, or are people, members of this tribe, other Native Americans, non-Indians or others moving here. Has this changed over time? Describe.

C. Tribal Organization of its Housing Programs

1. Who administers the Indian Housing Block Grant for the tribe/village?
2. Has administration of the Block Grant changed in any way since the Block Grant was first received?
3. Are you aware of the factors that influenced the tribe/village to adopt the current organizational structure to manage its housing program? (If YES): Could you tell us what the major factors were?
4. Other than NAHASDA funds, do you have additional funds specifically devoted to housing?

[If YES] Are those funds administered by the same people administering the NAHASDA funds?

[If NO] How and why are they administered separately?

5. NAHASDA was first implemented in 1998. To the best of your knowledge, did the Indian Housing Block Grant program authorized under NAHASDA make it easier for the tribe/village to administer housing funding, more difficult, or not change very much as compared to what was the case prior to 1998?
6. On average, has the amount of funds you have received for housing under NAHASDA been roughly comparable to what your Tribe/Village received prior to NAHASDA?



[If NO] Could you tell us if your funding has been significantly higher or significantly lower than pre-NAHASDA? Why has funding changed?

D. Tribal/Village Housing Stock and Needs

1. Some Tribal/Village members qualify for housing assistance and others don't. In your view, is there sufficient assisted rental housing available for those who qualify?

[If NO] Is there a waiting list? Has the number on the waiting list increased, decreased, or stayed about the same in the past 3 years? How long does it take for people to get assisted rental housing?

2. How about assisted owner occupied units?
3. In your view, is there sufficient housing on or near your reservation or village to meet the needs of tribal/village members who don't qualify? (If NO): What are the barriers that limit the availability of such housing?
4. How would you characterize the physical condition of assisted housing properties compared to private housing on your tribe's/village's land? (ask separately for rental and home ownership). (If difference between assisted and private): What are the differences? (If assisted housing deteriorates faster): Why?
5. Including both tribal/village members who do and do not qualify for housing assistance programs, how would you characterize the need for additional housing in your community? [Low, Moderate, High]. (If High or Very High): Please describe the factors contributing to this level of need.
6. Are there subgroups of residents in your tribe/village that are specifically in need of housing assistance, such as homeless, youth, substance abusers, single parent households, or the elderly? (If YES): Describe the conditions of these groups
7. Do you think there is a need to build new housing or rehab some existing housing in order to better address the cultural traditions of your tribe?

[If YES] Could you indicate the types of culturally relevant features that should be incorporated into some or all of your housing stock? Has your tribe/village undertaken any such efforts?

8. On average, do you think that your existing assisted housing stock is appropriate for the climatic and environmental conditions normally prevalent in your location?

[If NO] Could you indicate the two most common deficiencies in your existing housing stock?

9. What would you say is the approximate percentage of households on your reservation or village that have access to the Internet either through broadband or satellite



connections? Has the Tribe and/or households on the reservation encountered any major barriers in gaining access to the Internet?

[If YES] Could you describe those barriers?

10. In the past 5 years, what have been the main challenges in providing housing for your tribe/village? What have been the main successes?

E. Leveraging Funding

1. Has your tribe or village been contributing to its housing programs with funds derived from commercial enterprises or natural resources? Please elaborate.
2. Has your tribe or village pursued funding from other government programs to support development projects you initiate? How have these efforts worked so far? What are the major barriers in leveraging public funding in this way?
3. In what types of projects have you been able to leverage public funding in this way? Which of these projects have been most successful and why? (For projects that appear innovative, probe to get ample description of approach).

4. Has your Tribe /Village participated in NAHASDA's Title VI loan guarantee program?

[If YES] Please describe (number/size of loans, purpose)

[If NO] Why not?

5. Has your tribe or village pursued funds from private sources to support development projects you initiate? How have these efforts worked so far? What are the major barriers in leveraging private funding in this way?
6. In what types of projects have you been able to leverage private funding in this way? Which of these projects have been most successful and why? (For projects that appear innovative, probe to get ample description of approach).
7. Has private market activity (businesses as well as housing development) been expanding in this reservation? If so, what are the main reasons? What has the tribal government done to support that? (If private market activity has not been expanding in this reservation): what are the reasons?
8. Can you identify a legislative or regulatory change by the federal or state government that would enhance your community's ability to leverage funding for your housing programs and community development efforts? (If YES): What would that change be?

F. Homeownership and Section 184 Program



1. Has your tribe, village, or individual households chosen to participate in ONAP's Section 184 mortgage program?
2. If yes, when you began to promote the Section 184 program, did you encounter any significant reluctance on the part of households? (If YES): What factors appeared to discourage participation?
3. When you began to promote the Section 184 program, did you encounter any significant reluctance on the part of mortgage lending institutions? (If YES): What factors appeared to discourage participation?
4. If your community is not participating in the Section 184 program, could you tell us why?

G. Other Tribal Programs and their Coordination with Housing

1. Who is responsible for constructing and maintaining the infrastructure (road, water/sewer lines, utility connections, etc.) for your tribe/village's housing units?
2. Does the tribe/village provide funding for these activities and, if so, what is the source of these funds?
3. Does the tribe or village coordinate infrastructure development and maintenance activities with other governmental entities (federal, state, counties, municipalities, other tribes, etc.)? (If YES): Please describe these activities.
4. Have you encountered any significant problems in achieving effective coordination? (If YES): Could you describe the nature of those difficulties?
5. Has the Tribe or Village developed a mid- or long-term plan to coordinate infrastructure development with the development of housing? (If YES): Please describe key aspects related to housing)
6. Are there other tribal programs that coordinate their activities with housing (e.g., environmental, economic development, health)?

[If YES] Please describe these activities (e.g., shared staff, outreach and information exchange, combined application or enrollment activities, education programs, transportation)?

7. Is there any topic or issue you expected us to cover that we have not brought up yet? (If YES): Please describe the issue(s) and explain why you think it/them to be important.



TRIBAL HOUSING OFFICIAL OR OTHER HOUSING OFFICIALS

ON-SITE INTERVIEW GUIDE

[Note: This guide is intended for respondents in tribal housing offices or other offices within the tribal/village government that include housing among their responsibilities, but that are not the Tribally Designated Housing Entity for NAHASDA. Since the organizational structure will vary for each tribe, not all questions will apply to all respondents.]

Introduction/Purpose of the Study

Thank you for agreeing to participate in this interview today.

My name is _____ and I'm a researcher from the Urban Institute, a non-profit research organization located in Washington, DC. With me today is [name and affiliation]. I'm here today because the Urban Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. The study will describe housing needs and socioeconomic conditions in Indian Country. It will provide HUD with information on how current programs are operating, the extent to which housing needs are being addressed, and demographic and economic trends. It will also answer questions about home ownership in Indian Country and the impacts of the recent financial crisis. This is a three and a half year study that includes analysis of census and administrative data, surveys and in-person interviews, and selected case studies.

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In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

A. Respondent's Present/Previous Role in Housing Programs or Tribal Governance

1. Could you tell us your current official position within the government of this tribe or village?
2. How long have you been in this position?
3. Have you had other positions in the tribal housing program? (If YES), what positions did you have? In total how many years have you worked in the tribal housing program?
4. Have you served the tribal/village government in other governmental positions besides your current position? (If YES): Could you tell us what those positions were and how many total years you have served?



B. Tribal Geography, Demography and Economy

1. This is a map of your reservation. Will you please describe the geography of the reservation and how it varies in terms of physical terrain, climate, settlement patterns, access to transportation, shopping, employment, education, etc.?
2. Can you describe the population of your reservation, such as population size; proportion that are Native American; proportions that are enrolled members of this tribe; elderly; youth; other population characteristics.
3. What is your overall assessment of the economic conditions in the area? (Probe: Have you witnessed an impact of the recession on employment, economic activity, and need for housing? Please describe the changes over the past 3-4 years).
4. Have there been any significant changes in the tribal economy, or tribal economic development, over the past 5 years, for example, new industries, gaming, new businesses or employers? (If YES): Describe.
5. Are most adults employed? On or off the reservation? Main employers/industries?
6. Describe your perception of poverty and unemployment in this area? Is this a general problem? Has this changed over time?
7. Generally, are residents of the service area migrating away to other places, or are people, members of this tribe, other Native Americans, non-Indians or others moving here. Has this changed over time? Describe.

C. Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) and Tribal Organization of its Housing Programs

1. Please describe your office/organizational unit:
 - a. What are the major activities of this office?
 - b. What is the geographical area that your organization serves (e.g., reservation/village only; reservation/village plus surrounding/border areas; tribal service areas)?
 - c. How many people work for this office? What are their jobs?
2. Please describe where this office fits in the tribal organizational structure. [If possible have respondent walk through an organization chart with you.]
3. Are there particular challenges your office faces in carrying out its responsibilities? (If YES): Please describe the main challenges.



4. Who administers the NAHASDA Indian Housing Block Grant program for the tribe/village? Describe the organizational relationship between your organization and the NAHASDA grantee.
5. Other than NAHASDA funds, does your tribe/village have additional funds specifically devoted to housing?

(If YES): Are those funds administered by the same people administering the NAHASDA funds?

(If NO): How and why are they administered separately?

6. Does your organization administer any of those funds? If so, please discuss which funds/programs and your organization's role.
7. Are you aware of the factors that influenced the tribe/village to adopt the current organizational structure to manage its housing program? (If YES): Could you tell us what the major factors were?
8. Has administration of the Block Grant changed in any way since the Block Grant was first received?
9. NAHASDA was first implemented in 1998. To the best of your knowledge, did NAHASDA make it easier for the Tribe/Village to administer housing funding, more difficult, or not change very much as compared to what was the case prior to 1998?
10. On average, has the amount of funds you have received for housing under NAHASDA been roughly comparable to what your Tribe/Village received prior to NAHASDA?

(If NO): Could you tell us if your funding has been significantly higher or significantly lower than pre-NAHASDA? Why has funding changed?
11. What would you change about NAHASDA if you were in a position to do so?

D. Tribal/Village Housing Stock and Needs - Availability, Affordability, and Quality

[Determine appropriate questions to ask based on responses to C.13 through C.16]

1. Some tribal/village members qualify for housing assistance and others don't. In your view, is there sufficient assisted rental housing available for those who qualify?

(If NO): Is there a waiting list? Has the number on the waiting list increased, decreased, or stayed about the same in the past 3 years? How long does it take for people to get assisted rental housing?

2. How about assisted owner occupied units?



3. In your view, is there sufficient housing on or near your reservation or village to meet the needs of tribal/village members who don't qualify? (If NO): What are the barriers that limit the availability of such housing?
4. How would you characterize the physical condition of assisted housing properties compared to private housing on your tribe's/village's land? (ask separately for rental and home ownership). (If difference between assisted and private): What are the differences? (If assisted housing deteriorates faster): Why?
5. Including both tribal/village members who do and do not qualify for housing assistance programs, how would you characterize the need for additional housing in your community? [Low, Moderate, High]. (If High): Please describe the factors contributing to this level of need.
6. Are there subgroups of residents in your tribe/village that are specifically in need of housing assistance, such as homeless, youth, substance abusers, single parent households, or the elderly? (If YES): Describe the conditions of these groups.
7. Does the existing housing stock on your reservation or village have a sufficient number of residences that are suitable for people with physical disabilities?
8. From your observations, about what percentage of households on your reservation/village would consider their housing situation to be "overcrowded"? Please include both assisted and non-assisted housing.
 - a. Is the overcrowding you refer to year-long or are there seasonal variations? If there are seasonal variations, please describe when the seasonal influx occurs and the factors contributing to it.
 - b. Could you indicate the two most important factors contributing to the overcrowding to which you refer?
9. How many homeless shelters operate in this tribal area? Are they open year-round? (If NO): What months are they open?
 - a. Can you estimate how many people stay in these shelters when they are open?
 - b. How many beds do they have? How many beds would be needed to meet peak demand?
10. Do you think there is a need to build new housing or rehab some existing housing in order to better address the cultural traditions of your tribe?

[If YES] Could you indicate the types of culturally relevant features that should be incorporated into some or all of your housing stock? Has your tribe/village undertaken any such efforts?



11. On average, do you think that your existing assisted housing stock is appropriate for the climatic and environmental conditions normally prevalent in your location?

[If NO] Could you indicate the two most common deficiencies in your existing housing stock?
12. Do you think that the quality and availability of housing on the reservation or village affects the ability of your tribe to promote economic development on the reservation or village (e.g., keeping essential workers on the reservation, attracting investment and employers)? Discuss.
13. What would you say is the approximate percentage of households on your reservation or village that have access to the Internet either through broadband or satellite connections? Has the Tribe and/or households on the reservation encountered any major barriers in gaining access to the Internet? (If YES): Could you describe those barriers?
14. Has there been any attempt to integrate any of the so-called “new” or “green” energy efficient technologies into your new or rehabbed assisted housing stock? Into any of your housing stock? (If YES): Could you indicate what technologies/approaches have been employed?
15. Have you encountered any barriers in attempting to employ new or green technologies? (If YES): What have they been?
16. In the past 5 years, what have been the main challenges in providing housing for your tribe/village? What have been the main successes? Please describe the factors you considered in your response.

E. Leveraging Funding

[Determine appropriate questions to ask based on responses to C.13 through C.16]

1. Has your tribe or village been contributing to its housing programs with funds derived from commercial enterprises or natural resources? Please elaborate.
2. Has your tribe or village pursued funding from other government programs, besides NAHASDA, to support development projects you initiate (including infrastructure)? How



have these efforts worked so far? What are the major barriers in leveraging public funding in this way?

3. In what types of projects have you been able to leverage public funding in this way? Which of these projects have been most successful and why? (For projects that appear innovative, probe to get ample description of approach).
4. Has your Tribe /Village participated in NAHASDA's Title VI loan guarantee program?

 [If YES] Please describe (number/size of loans, purpose)

 [If NO] Why not?
5. Has your tribe or village pursued funds from private sources to support development projects you initiate? How have these efforts worked so far? What are the major barriers in leveraging private funding in this way?
6. In what types of projects have you been able to leverage private funding in this way? Which of these projects have been most successful and why? (For projects that appear innovative, probe to get ample description of approach).
7. Has private market activity (businesses as well as housing development) been expanding in this reservation? If so, what are the main reasons? What has the tribal government done to support that? (If private market activity has not been expanding in this reservation): what are the reasons?
8. Can you identify a legislative or regulatory change by the federal or state government that would enhance your community's ability to leverage funding for your housing programs and community development efforts? (If YES): What would that change be?.

F. Homeownership and Section 184 Program

1. Has your tribe, village, housing entity, and/or individual households chosen to participate in ONAP's Section 184 mortgage program?
2. If yes, when you began to promote the Section 184 program, did you encounter any significant reluctance on the part of households? (If YES): What factors appeared to discourage participation?



3. When you began to promote the Section 184 program, did you encounter any significant reluctance on the part of mortgage lending institutions? (If YES): What factors appeared to discourage participation?
4. If your community is not participating in the Section 184 program, could you tell us why?

G. Other Tribal Programs and their Coordination with Housing

1. Who is responsible for constructing and maintaining the infrastructure (road, water/sewer lines, utility connections, etc.) for your tribe/village's housing units? (Probe for any differences between assisted units and other housing units).
2. Does the tribe/village provide funding for these activities and, if so, what is the source of these funds?
3. Does the tribe or village coordinate infrastructure development and maintenance activities with other governmental entities (federal, state, counties, municipalities, other tribes, etc.)? (If YES): Please describe these activities.
4. Have you encountered any significant problems in achieving effective coordination? (If YES): Could you describe the nature of those difficulties?
5. Has the Tribe or Village developed a mid- or long-term plan to coordinate infrastructure development with the development of housing? (If YES): Please describe key aspects related to housing.
6. Are there other tribal programs that coordinate their activities with housing (e.g., environmental, economic development, health)? (If YES): Please describe these activities (e.g., shared staff, outreach and information exchange, combined application or enrollment activities, education programs, transportation)?
7. Are there housing-related services you would like to see offered by the tribe that aren't available at present?
8. Is there any topic or issue you expected us to cover that we have not brought up yet? (If YES): Please describe the issue(s) and explain why you think it/them to be important.



COMMUNITY LEADER ON-SITE INTERVIEW GUIDE

[Note: This guide is intended for respondents identified in pre-site visit outreach as community leaders who are familiar with the tribe's housing needs and conditions and relationships between housing and other service needs. Since the respondents will vary for each tribe, not all questions will apply to all respondents. Responses to questions in the first module will help to determine subsequent questions asked.]

Introduction/Purpose of the Study

Thank you for agreeing to participate in this interview today.

My name is _____ and I'm a researcher from the Urban Institute, a non-profit research organization located in Washington, DC. With me today is [name and affiliation]. I'm here today because the Urban Institute, on behalf of the Department of Housing and Urban Development (HUD), is studying the housing conditions and needs of Native Americans, Alaska Natives, and Native Hawaiians across the United States. The study will describe housing needs and socioeconomic conditions in Indian Country. It will provide HUD with information on how current programs are operating, the extent to which housing needs are being addressed, and demographic and economic trends. It will also answer questions about home ownership in Indian Country and the impacts of the recent financial crisis. This is a three and a half year study that includes analysis of census and administrative data, surveys and in-person interviews, and selected case studies.

[Name of tribe/village] is one of 24 sites we are visiting in to conduct these in-person interviews with tribal leaders, Tribal Housing Offices and Tribally Designated Housing Entities (TDHE), other housing officials, program staff, and community leaders. Interviews will cover the way the tribal staff is organized and its relationship to the TDHE; tribal staff views on the performance of the TDHE; perceptions of social/economic conditions; housing preferences; housing conditions; and key challenges. These interviews will provide important qualitative information on local institutional arrangements, particularly as they relate to housing, housing problems and the implementation of housing programs.

We will use what we learn today and from other interviews to contribute to a report on housing conditions and needs among Native Americans. This report will be submitted to HUD to inform the federal government of housing needs and challenges.

Confidentiality Statement *[Interviewer must read this]:*

Before beginning the interview, I (we) want to thank you for agreeing to participate in this study and remind you that your participation is voluntary. I (we) know that you are busy and will try to be as brief as possible. We have many questions and are going to talk to many different people, so please do not feel as though we expect you to be able to answer every question. The interview today should last about an hour. This interview is not part of an audit or a compliance



review. We are interested in learning about your ideas, experiences, and opinions about housing in your tribal area/village. There are no right or wrong answers. We want to know what you think.

In addition, before we start, I want to let you know that although we will take notes during these interviews, information is never repeated with the name of the respondent in any reports or in any discussions with supervisors, colleagues, or HUD. When we write our reports and discuss our findings, information from all the people we speak with is compiled and presented so that no one person can be identified.

Do you have any questions before we begin?

A. Respondent's Present/Previous Role in Housing Programs or Tribal Governance.

1. In our initial discussions with tribal leaders and housing officials to plan this site visit, you were recommended as a community leader knowledgeable about housing in this tribal area/village. Can you tell me how you came to be knowledgeable about housing (e.g., previous job, current job, board membership, etc.)?
2. What is your current position?
3. How long have you been in this position? If you have had other positions in this organization, in total, how long have you been with this organization?
4. What is the mission of this program/office/organization/how would you describe its primary goal?
5. What are the primary funding sources?
6. [If you do not already have this information] Is this organization part of the tribal/village government? (If YES): Please explain where this program sits organizationally. (If NO): Please describe this organization's affiliation.
7. Have you had other positions serving this tribe (in or outside of tribal government)? (If YES): What positions did you have? In total how many years have you worked with/for this tribe?

B. Tribal Geography, Demography, and Economy

1. Can you describe the geography of this tribal area/village in terms of physical terrain, climate, access to transportation, shopping, employment, education, etc.?
2. Can you describe the population of the reservation/village/tribal service area, such as population size; proportion that are Native American; proportion that are enrolled members of this tribe; elderly; youth; income; and other population characteristics?
3. What is your overall assessment of the economic conditions in the area? (Probe: Have you witnessed an impact of the recession on employment, economic activity, and need for housing? Please describe the changes over the past 3-4 years).



4. Have there been any significant changes in the tribal economy, or tribal economic development, over the past 5 years, for example, new industries, gaming, new businesses or employers? (If YES): Describe.
5. Are most adults employed? On or off the reservation? Main employers/industries?
6. Describe your perception of poverty and unemployment in this area? Is this a general problem? Has this changed over time?
7. Generally, are residents of the tribal area migrating away to other places, or are people, members of this tribe, other Native Americans, non-Indians or others moving here. Has this changed over time? Describe.

C. Your Organization's/Program's Clients and Services

[Tailor these questions based on responses to module A]

1. Please describe the services or activities of your program/organization.
2. What is the service area (one tribe/multi-tribe; on/near reservation)?
3. [If applicable] How many participants are there (approximately)?
4. Does the number change during the course of the year? (If YES): Why?
5. [If applicable] Please describe your client base. That is:
 - a. Ages served
 - b. Types of households served (e.g., singles/families)
 - c. Average length of time in program
 - d. Employment status or other characteristics
6. [If applicable] What are the eligibility requirements?
7. How does your program interact with tribal housing programs?
8. Please describe how you become aware of housing needs and conditions? (e.g., from individual clients, serving on tribal interagency committees, etc.)
9. Do you coordinate any activities with housing programs, such as outreach, application, or enrollment activities; education programs; transportation; referrals?
10. Are there particular challenges your program/office faces in carrying out its responsibilities? (If YES): Please describe the main challenges.
11. Are there housing-related services you would like to see offered by the tribe that aren't available at present?



D. Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)

1. Are you familiar with the Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA) that provides a block grant from the Office of Native American Programs (ONAP) at the U.S. Department of Housing and Urban Development (HUD)?

[If YES] *Continue with module D.*

[If NO] *Skip to module E.*

2. Who administers the NAHASDA Indian Housing Block Grant program for the tribe/village? Describe the organizational relationship between your organization and the NAHASDA grantee.
3. Other than NAHASDA funds, does your tribe/village have additional funds specifically devoted to housing?
(If YES): Are those funds administered by the same people administering the NAHASDA funds?
(If NO): How and why are they administered separately?
4. Does your organization administer any of those funds? If so, please discuss which funds/programs and your organization's role.
5. Are you aware of the factors that influenced the tribe/village to adopt the current organizational structure to manage its housing program? (If YES): Could you tell us what the major factors were?
6. Has administration of the Block Grant changed in any way since the Block Grant was first received?
7. NAHASDA was first implemented in 1998. To the best of your knowledge, did NAHASDA make it easier for the tribe/village to administer housing funding, more difficult, or not change very much as compared to what was the case prior to 1998?
8. On average, has the amount of funds you have received for housing under NAHASDA been roughly comparable to what your Tribe/Village received prior to NAHASDA? [If NO]: Could you tell us if your funding has been significantly higher or significantly lower than pre-NAHASDA? Why has funding changed?
9. What would you change about NAHASDA if you were in a position to do so?

E. Tribal/Village Housing Stock and Needs



1. Some tribal/village members qualify for housing assistance and others don't. In your view, is there sufficient assisted rental housing available for those who qualify?
2. In your view, is there sufficient affordable housing (i.e., housing that would not require more than 30% of the household's standard monthly income)? on or near your reservation or village to meet the needs of tribal/village members who don't qualify for assisted housing?
3. Including both tribal/village members who do and do not qualify for housing assistance programs, how would you characterize the need for additional housing in your community? (Low, Moderate, High). (If High): Please describe the factors contributing to this level of need.
4. How would you characterize the physical condition of the tribe's/village's assisted housing properties compared to private housing on the tribe/village's land? (ask separately for rental and home ownership). (If difference between assisted and private): What are the differences?
5. Are there subgroups of residents in your tribe/village that are specifically in need of housing assistance, such as homeless, youth, substance abusers, single parent households, or the elderly? (If YES): Describe the conditions of these groups.
6. Does the existing housing stock on your reservation or village have a sufficient number of residences that are suitable for people with physical disabilities?
7. From your observations, about what percentage of households on your reservation/village would consider their housing situation to be "overcrowded"? Please include both assisted and non-assisted housing.
 - a. Is the overcrowding you refer to year-long or are there seasonal variations? If there are seasonal variations, please describe when the seasonal influx occurs and the factors contributing to it.
 - b. Could you indicate the two most important factors contributing to the overcrowding to which you refer?
8. How many homeless shelters operate in this tribal area? Are they open year-round? (If NO): What months are they open?
 - c. Can you estimate how many people stay in these shelters when they are open?
 - d. How many beds do they have? How many beds would be needed to meet peak demand?
9. Do you think there is a need to build new housing or rehab some existing housing in order to better address the cultural traditions of your tribe? [If YES] Could you indicate the types of culturally relevant features that should be



incorporated into some or all of your housing stock? Has your tribe/village undertaken any such efforts?

10. On average, do you think that your existing assisted housing stock is appropriate for the climatic and environmental conditions normally prevalent in your location? [If NO] Could you indicate the two most common deficiencies in your existing housing stock?
11. Do you think that the quality and availability of housing on the reservation or village affects the ability of your tribe to promote economic development on the reservation or village (e.g., keeping essential workers on the reservation, attracting investment and employers)? Discuss.
12. What would you say is the approximate percentage of households on your reservation or village that have access to the Internet either through broadband or satellite connections? Has the Tribe and/or households on the reservation encountered any major barriers in gaining access to the Internet? (If YES): Could you describe those barriers?
13. Has there been any attempt to integrate any of the so-called “new” or “green” energy efficient technologies into your new or rehabbed assisted housing stock? Into any of your housing stock? (If YES): Could you indicate what technologies/approaches have been employed?
14. Have you encountered any barriers in attempting to employ new or green technologies? (If YES): What have they been?
15. In the past 5 years, what have been the main challenges in providing housing for your tribe/village? What have been the main successes? Please describe the factors you considered in your response.

F. Leveraging Funding

[Determine appropriate questions to ask based on previous responses. Explain to respondent that we understand that they may not know the answers to some questions and they do not have to answer]

1. Has the Tribe or Village been contributing to its housing programs with funds derived from commercial enterprises or natural resources? [If YES] Please elaborate.
2. Has the Tribe or Village pursued external funding from other government programs, besides NAHADSA, to support development projects (including infrastructure)? How have these efforts worked so far? What are the major barriers in leveraging public funding this way?



3. Has the Tribe or Village encountered any significant barriers when trying to access housing or community development funds in private sector capital markets? (If YES): Please indicate what those barriers have been.
4. In the past 5 years, what do you think have been the main challenges in providing housing for your tribe/village? What have been the main successes? Please describe the factors you considered in your response.

G. Homeownership and Section 184 Program

[Determine appropriate questions to ask based on previous responses. Explain to respondent that we understand that they may not know the answers to some questions and they do not have to answer]

1. Have your tribe, village, housing entity, and/or individual households chosen to participate in ONAP's Section 184 mortgage program? (If YES): Did your organization have any role in promoting that program? (If YES): Did you encounter any significant reluctance on the part of households? (If YES): What factors appeared to discourage participation?
2. If your community is not participating in the Section 184 program, could you tell us why?

H. Other Tribal Programs and their Coordination with Housing

1. Who is responsible for constructing and maintaining the infrastructure (road, water/sewer lines, utility connections, etc.) for your tribe/village's housing units? (Probe for any differences between assisted units and other housing units).
2. Does the Tribe/Village provide funding for these activities and, if so, what is the source of these funds?
3. Does the tribe or village coordinate infrastructure development and maintenance activities with other governmental entities (federal, state, counties, municipalities, other tribes, etc.)? (If YES): Please describe these activities.
4. Have you encountered any significant problems in achieving effective coordination? (If YES): Could you describe the nature of those difficulties?
5. Are there other tribal programs we have not yet mentioned yet that coordinate their activities with housing (e.g., environmental, economic development, health)? Do you work with any of these programs? (If YES): Please describe how you work with these programs around housing issues.



6. Is there any topic or issue you expected us to cover that we have not brought up yet? (If YES): Please describe the issue(s) and explain why you think it is/they are important.

