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**HUD RELEASES COMPREHENSIVE ASSESSMENT OF HOUSING NEEDS
OF AMERICAN INDIANS AND ALASKA NATIVES**

Housing conditions found substantially worse for American Indian households

WASHINGTON – American Indian tribes are building more housing units after enactment of the *Native American Housing Assistance and Self-Determination Act of 1996 (NAHASDA)* but housing conditions are substantially worse among American Indian households than other U.S. households. These are some of the findings of three new comprehensive reports of tribal housing needs released today by the U.S. Department of Housing and Urban Development (HUD) and the Urban Institute.

Congress asked HUD to conduct an Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs in 2009. The Urban Institute led the study and HUD is releasing three new reports today:

1. [*Housing Needs of American Indians and Alaska Natives in Tribal Areas*](#)
2. [*Mortgage Lending on Tribal Land*](#)
3. [*Housing Needs of American Indians and Alaska Natives in Urban Areas*](#)

Special circumstances on tribal areas—remoteness, lack of infrastructure, complex legal issues and other constraints related to land ownership—make it extremely difficult to improve housing conditions in some areas, according to the reports. Based on the assessments of doubled up households and the number of severely distressed housing units in tribal areas, it is estimated that 68,000 more units are needed to replace severely inadequate units and to eliminate overcrowding in tribal areas.

“This assessment paints a stark picture of the deep and enduring housing needs being experienced by Native American and Alaska Native households,” said HUD Secretary Julián Castro. “It’s imperative that we support tribes and continue to produce more quality housing in communities where families are living in overcrowded or unsuitable conditions.”

HUD’s assessment includes the first nationally representative survey of American Indian and Alaska Native households in tribal areas. The survey sampled 1,340 households from 38 tribal areas, with a response rate of 60 percent. It offers information not available in existing census data or other data, including the first scientific estimate of the “doubled-up” population in Native American households in tribal areas as a way to afford housing or to avoid being homeless on the street.

Data from the national survey was supplemented with Census and American Community Survey data, interviews with 110 tribally designated housing entities, site visits to 22 tribal areas, a study of urban Indians, and a study of barriers to tribal mortgage lending. The assessment is a

major milestone in measuring both the extent of the problem and federal efforts to address the housing needs of Native Americans.

“Our research shows that physical conditions of housing and overcrowding remain much worse for American Indians and Alaska Natives living in tribal areas than for other Americans,” said Nancy Pindus, a senior fellow in the Urban Institute’s Metropolitan Housing and Communities Policy Center and the lead researcher for HUD’s Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs. “In 1996, federal assistance for housing was changed to a block grant and tribes were given the primary responsibility for planning and operating their housing programs. Tribes have demonstrated that they can construct and rehabilitate housing for their low-income members under this system, but the funding amount has been eroded by inflation.”

Key findings from the Housing Needs of American Indians and Alaska Natives in Tribal Areas report:

- Housing conditions vary by region but are substantially worse overall among American Indian and Alaska Native households in tribal areas than among all U.S. households, with overcrowding being especially severe.
- Physical deficiencies in plumbing, kitchen, heating, electrical, and maintenance issues were found in 23 percent of households in tribal areas, compared to 5 percent of all U.S. households.
- Overcrowding coupled with another physical condition problem was found in 34 percent of households in tribal areas, compared to 7 percent of all U.S. households.

- The percentage of households with at least one “doubled-up” person staying in the household because they have nowhere else to go was 17 percent, estimated to be up to 84,700 people.

Key findings from the Mortgage Lending on Tribal Land report:

- While Native Americans value homeownership as much as other Americans, mortgage lending is limited in Indian Country because reservation land is held in trust and cannot be used to secure a mortgage loan.
- Since 1994, nearly half of mortgage loans originated on tribal lands were in Oklahoma (45 percent by number and 37 percent by dollar value). The entire state of Oklahoma is considered an ‘eligible area,’ has no tribal trust areas, there are several participating lenders in the state, and many Native Americans live in Oklahoma.

Key findings from the Housing Needs of American Indians and Alaska Natives in Urban Areas report:

1. Native Americans are becoming more urban but are still less likely to live in a city than other Americans. Even within urban areas, these households often live in census tracts within or near a village or reservation.
2. American Indian and Alaska Native households are more likely to occupy worse housing than the rest of the population and more likely to be overcrowded.
3. American Indian or Alaska Native individuals leave their village or reservation due to lack of opportunities and some people cycle back and forth between their tribal

home and a nearby primary city.

4. For Native Americans who struggle to transition from a village or reservation to an urban area, there are a specific set of challenges, including lack of familiarity with urban life and urban housing markets, lack of employment, limited social networks, insufficient rental or credit history, and race-based discrimination.

[Read more about HUD's new assessment of the housing needs of American Indians and Alaska Natives.](#)

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