Housing

Housing publishes Needs Assessment findings

For those of you who missed the announcement in the last newsletter, the completed Grand Ronde Tribal Housing Needs Assessment Executive Summary Report is now available at no charge to tribal members. This report presents an analysis of the findings from the recent housing survey.

As a convenience we will be printing the entire summary report in the Smoke Signals in three parts, beginning in this issue The first section of the report, which is included here, explains the background, purpose and method, and goes to present information on barriers to affordable housing and tribal members' housing needs.

In the next issue, we will present housing preferences, as well as the level of interest in moving to the Grand Ronde area. The last section of he report includes a framework and recommendations by the consultant, MLP Associates, Inc., for developing a 20-Year Housing Plan for the Tribe.

Background

The Confederated Tribes of The Grand Ronde has recently had its 11-year anniversary of Restoration. The focus of the Tribal Council during these eleven years has been on establishing a tribal organization, long-run endowments for its operation and services, and a community center in Grand Ronde. The Council is now moving to the next phase of Tribal development. Planned developments by the Tribe include a gaming center and other economic enterprises.

The Grand Ronde Tribe faces a number of opportunities and challenges at this time. The new gaming facility will provide revenue and economic development opportunities that will impact every area of Tribal services. Further, the recently completed strategic plan provides detailed information concerning Tribal development and services.

As part of the Tribe's long-range planning, the Tribe has recognized the importance of evaluating current and future housing needs of Tribal members. One of the preliminary findings from the Tribe's strategic planning process (i.e., Tribal member survey and community meetings) has been the desire on the part of the Tribal members for housing assistance programs.

Recognizing the need for a more specific analysis of the housing needs of Tribal members, the Grand Ronde Tribe contracted with MLP Associates, a planning consulting firm based in Eugene, to conduct an analysis of Tribal member's housing needs.

Purpose & Method

The purpose of this report is to identify Tribal members' housing needs. To do this we analyzed the demographic, social, and economic characteristics of Tribal households. The primary research method for this project was the Tribal Housing Needs Assessment Survey. We distributed the survey by mail to every Tribal household in October 1994.

Of the 1,440 surveys sent, we received 559 completed surveys -- a 39 percent response rate. Based on the population of Tribal households, this response rate allows us to infer the survey results to the entire population of Tribal households at 95 percent confidence interval at a plus or minus four percent margin of error. What this means is that 95 out of 100 times the results will be within four percent of the actual characteristic being measured.

Barriers to Affordable Housing

Many Tribal members may desire to improve their housing situation but can't due to a variety of factors. The data clearly indicate that money is the primary barrier to many Tribal households' efforts and desires to improve their housing situation. Over one-half of the respondents cited multiple factors that present barriers to better housing. The majority of these were combinations of financial factors. Further, renters are much more likely to experience barriers than owners.

*Overall, about 31 percent of the respondents indicated they do not want to move. Not surprisingly, desire to move varies considerably between renters and owners. Nearly 50 percent of homeowners indicated they do not want to move compared to only 10 percent of renters.

*For those Tribal households who do want to move, over 50 percent stated that housing costs are too high. Over one-third cited the costs of moving, while nearly 25 percent cited location and other debts. Overall, four of the top six barriers are financially-related.

*Renters face more housing barriers than owners. Nearly 72 percent of renters stated that housing costs are too high, compared to 32 percent of owners. Fifty-four percent of renters indicated the cost of moving was a barrier compared to 19 percent of owners. Nearly 37 percent of renters stated other debts were a barrier.

*Down payments and closing costs are the primary barrier to home ownership for Tribal households. Over two-thirds of the households with financial need indicated this was a problem. For those individuals who prefer to own, about 61 percent cited this as a barrier. This figure increases to 83 percent of households who would prefer to own but can't afford it.

*Forty percent of the respondents who cited costs as a barrier indicated they were unable to qualify for a loan because of their credit history. Two-thirds of the households that prefer to own cited this as a barrier. Other barriers include indebtedness, payments, interest, taxes, and insurance (PITI), and other costs.

Tribal Member Housing Needs

By any measure, the housing needs of Tribal members are significant. Although many housing policies and programs exist that Tribal members could potentially use to meet housing needs, a comprehensive housing strategy has not been developed by the Tribe. This report is the first step in developing the Tribal housing program. The following sections summarize Tribal member's housing needs.

Housing Condition

A number of facts about the current condition of Tribal members' dwellings indicate that Tribal members' need for safe and decent housing is not always met. A summary of key housing condition indicators is provided below.

*About 53 percent of the respondents own a home, 41 percent rent, and 6 percent occupy their dwellings without payments. By comparison, the national home ownership rate is 64 percent; in Oregon it is 65 percent.

*About 53 percent of Tribal members live in structures built before 1940. This is roughly comparable to the U.S. average -- the median year built for U.S. dwellings in 1990 was 1965. Renters are more likely to live in older dwellings than owners.

*Over 20 percent of the respondents stated they were currently sharing housing with someone else in order to afford it.

*Nearly 40 percent of the respondents indicated their housing was either in fair or poor condition. Thirty percent rated the overall condition of their housing as in fair condition, while 10 percent indicated their housing was in poor condition.

*Survey respondents indicated a number of problems with respect to the condition of various elements of their housing. Insulation, windows, exterior siding/paint, and heating systems were the elements reported to be most in need of repair in respondents' homes.

Overcrowding

Overcrowding is another common measure of housing need. A dwelling unit is considered "overcrowded" if the household has more than one person per room in the dwelling. Spaces such as bathrooms, hallways, walk-in closets, storage rooms, and similar spaces are not included for the purposes of this evaluation.

Table S-1 shows persons per room per housing unit for all respondents, renters, and owners. The data indicate that nearly 10 percent of Tribal households experience crowded conditions. This figure increases to nearly 15 percent for renters. Only five percent of owners experience crowding.

Table S-1. Persons Per Room Per Housing Unit

	Renters		Owners		Total	
Persons Per Room	Number	Percent	Number	Percent	Number	Percent
0.50 or less	78	37.5%	150	54.0%	240	46.2%
0.51 to 1.00	99	47.6%	113	40.6%	229	44.0%
1.01 to 1.50	24	11.5%	11	4.0%	39	7.5%
1.51 to 2.00	5	2.4%	4	1.4%	10	1.9%
2.01 or more	2	1.0%	0	0.0%	2	0.4%
Total	208	100.0%	278	100.0%	520	100.0%
Crowded Households	31	14.9%	15	5.4%	51	9.8%

Housing Affordability and Financial Needs

Financial needs may be measured through a variety of indicators With respect to housing, the number of individuals below the poverty level, the number of households considered low-and very low-income, and the number of households experiencing cost burden can all serve as indicators of housing need.

(Continued on page 6)