

Tribal Leader Consultation on HUD's Housing Needs Assessment: Proceedings and Notes

Marksville, Louisiana, May 20, 2012

A. Proceedings

Rodger Boyd, Deputy Assistant Secretary for the Office of Native American Programs, greeted the participants and introduced Barbara Lazore who then delivered an invocation.

He then introduced Raphael Bostic, Assistant Secretary for the Office of Policy Development and Research (PD&R) at HUD.

Raphael Bostic: It is HUD's obligation to conduct this study; the last study of this nature was conducted in 1996. Today's session is part of a formal consultation process that demonstrates the commitment to tribes that is shared by PD&R and Public and Indian Housing.

This is a continuation of a much longer process. We are seeking with this study to portray an aggregate picture of the housing needs in Indian country; we are not analyzing need tribe by tribe or state by state. This is about sizing the pie and identifying how much of a problem and what kind of problem may exist. The next conversation will be about divvying up the pie to address programs and policies. This study will inform that conversation and this session is designed to be conversational. The goal is to ensure that no one leaves with questions or comments unspoken.

Historically the government has not approached these studies in a partnership type manner and our goal is to gain full buy-in and support so that it is truly collaborative. This will also help ensure accuracy and completeness in the results. We need a partnership between the Federal government and the tribal communities; this study will be done with support, knowledge and input from the tribes.

Our limited resources demand that a full census cannot be performed and instead we will derive a national estimate. I recognize that there is an interest on the part of the tribes to do their own surveys, and indeed, some already have. HUD is encouraging this and will be as supportive as possible; we will make our materials fully available, and to the extent possible, provide training in survey administration, etc. The most effective interviewers are often other members of the tribe but we have also heard that there may be sensitive information that tribal members are not comfortable sharing with fellow members. So we will work with each tribe individually to determine the best approach. Information is power – with information, you can shape conversations about issues you care about.

Policy can be affected more by dispassionate data and studies than anecdotal information. The aggregate picture will never fully reflect one tribe or person but will on a high level provide a

range of information that is helpful across committees and administrations. Problems in one area can be solved at least in part by resources in another area e.g. justice, housing, education. This study will paint a broad picture for policy makers. The results may spark new questions, identify common issues and concerns among tribes, and so on. We envision a collective conversation and ideally a conference to report on the findings at the conclusion of the study. Those conversations can discuss things such as the next steps; policy implications; newly identified needs; best practices; existing efforts, etc. That is the power of convening, whether that convening is hosted by the federal government or tribes or other entities. This consultation today is not for show and prior input has already changed scope and details of the project; we really want this information and that is why we are here.

Jennifer Stoloff, Study Manager, PD&R: We take this input seriously and have already, as a result of consultations, made adjustments. You can also contact us after the fact via email, US postal mail, or phone; there is a question sheet in your packet of materials with all of the contact information.

The study mandate gave us the resources to do this study, which we have wanted to perform. We have also expanded on the scope as dictated by the mandate.

PD&R is the research part of HUD which is why they are managing this project. The Urban Institute leads the study along with NORC, Econometrica, and SSI.

The 1996 study is the initial starting place but the study has evolved greatly since then. [Ms. Stoloff then provided participants with a description of the items in the packets the participants received, noting that some are still a work in progress.] Please share these materials with others and take extra copies if you like.

Nancy Pindus, The Urban Institute: Welcome, we are happy to be here and to undertake this study. In addition to the slides and information we will present this morning, there are opportunities for questions later today or at any time regarding the study. The main research topics are as follows: housing conditions and needs; demographic, social and economic conditions; housing policies and programs; and an assessment of Native Hawaiian housing needs and programs. This will be the first study to provide an overall assessment of NAHASDA since the 1996 study was conducted prior to NAHASDA. Sources of data include: an analysis of Census and other secondary data; administrative data from ONAP; a household survey; and other primary data collection in tribal areas. We will rely on tribal assistance for sampling addresses. We will also be studying Native Americans in urban areas and conducting a survey of lenders.

The household survey will be administered to a nationally representative sample; this sample is stratified by region and tribes within a region selected using probability proportionate to size. The household surveys include direct questions and observations.

B. Questions and Answers

Barbara Lazore: Is the conference you mentioned happening before or after the report is delivered to Congress?

Raphael Bostic: This will occur after the report is delivered, although there will be additional engagement with tribes prior to the delivery of the report. This will enable conversations shaped on fact, as the report will not include interpretation but will be very descriptive (e.g. 50% of respondents said X; 10% said Y; higher than expected response in Region A, etc.). The conversation about meaning happens outside of the report.

Barbara Lazore: Will tribes be allowed to read the report before it is sent to Congress? They have a right to see it.

Raphael Bostic: We will grant that opportunity to any tribe involved in survey collection; for them, we will provide a preliminary report for review. However, this will not be distributed to every tribe nationally.

Barbara Lazore: Regarding the training for survey administration, are funds available as well?

Raphael Bostic: No. Congress only funded the survey, but through outreach we have learned there is an interest in tribes conducting their own surveys and we are supportive but have no funds for supplemental training. To the extent that there are conferences that staff members attend anyway, if time permits, we would provide training then. We are committed to leveraging available resources for training.

Barbara Lazore: Why is gaming mentioned with respect to economic development?

Raphael Bostic: We need to understand the diversity of needs across different circumstances. Gaming can be a major factor in shaping resources available to address needs. If a gaming tribe was selected through a random sample, and we saw that needs there are not so great, by virtue of knowing there is gaming involved, we can capture that information to take it into account in the findings. The context in which the needs exist is captured so that conversations about how to proceed are informed.

Barbara Lazore: Keep in mind that each tribe is different and revenues from gaming are used for so many areas (e.g. health). I get the feeling that the government thinks the tribes make money so they should provide their own housing. You have to go back centuries and see the needs that have been there for so long and only recently tribes are able to make money. A few years back, our tribe worked hard to offer gaming and met all legal requirements and the federal government changed the law at the last minute so off-reservation gaming wasn't permitted. We are all different so don't paint us with the same brush.

Raphael Bostic: Our goal is to have an aggregate picture; there is no interest in tribal-level conversations about whose needs are greater or why.

Barbara Lazore: This report will do that.

Raphael Bostic: This report should be a tool to help facilitate a conversation. We don't make decisions about the formula, those are negotiated separately. It is hard to do though when the aggregate information base is 16 years old and some tribes have for whatever reasons performed their own assessments but we have no way to interpret those findings and it creates an unlevel playing field. Regarding economic development, you have a case where a developer comes in to a planning commission meeting with data and information and the public is uncomfortable but has no or little data and their arguments are therefore less powerful and persuasive. This is an effort to level the playing field; what we do about it will be the next conversation, which is important. These are our obligations. I know the federal government has not always been a good partner and we are aware of the history but we feel strongly to do the right thing and arm the tribes with good information to use in requesting resources.

Kitcki Carroll: I have a question regarding gaming and how the report will be used. The issue is economic independence, not gaming. Some tribes can subsidize federal responsibilities. On the Hill, the issue of gaming is always pulled in so any ammunition for Congress to discuss gaming and subsidy, we want to avoid. It becomes a dangerous argument in Congress. Reports should be put together in a way that makes a strong statement of the federal trust responsibility, despite a tribe's wealth. We face this issue currently regarding taxation. The federal government doesn't meet its fiduciary responsibilities. Yet they are taxing our revenues. You need to be careful how the report is framed. I strongly encourage that the report should eliminate any gaming language. The economic issue is whether there is independent financial means regardless of source, but this is about a United States obligation.

Raphael Bostic: Regarding Federal obligation: that obligation, which it does have, puts the government in a position where it needs to support various activities and programs. But one should be careful as to what the expectation is. Housing support is largely provided through housing programs and Section 8. Rental assistance is collectively provided for a small fraction of those who may be considered to be 'in need.' Just because the Government cannot provide fully for the need does not mean they are shirking on obligation.

Kitcki Carroll: I disagree 100% because lumping Indian Country with the rest of America is an issue. There is a Supreme Court-supported, unique relationship between Federal government and Indian Country due to an exchange of resources. I don't disagree with respect to the Federal government's obligation to others, but this is a distinct responsibility.

Raphael Bostic: Is it your view that if the US government does not fully provide resources to address the need completely, you believe that they have abdicated their obligation? Is the litmus test 100% or 0%?

Kitcki Carroll: Yes. Anything less than 100% is failing to meet their obligation. Consider IHS which tracks what it should be paying per treaty (e.g. .60 on dollar).

Raphael Bostic- Your interpretation is not what I have heard previously. Do others believe this as well, this fulfillment of needs at 100%?

Kitcki Carroll: I am not asking for our problems to be solved, but I am asking for the federal government to fulfill its obligations and responsibilities. The US has a unique and special relationship with Indian Country due to the resource exchange. They must fulfill their responsibility.

Raphael Bostic: In your example of sixty cents on a dollar, the dollar is defined by needs. So you are saying there is a dollar for dollar US government support for need? You have expectation that the Federal government is providing resources to fully solve the problem?

Kitcki Carroll: Yes, they should fully fund the need, but I do not expect them to solve problems.

Raphael Bostic: Would fully funding the need solve the problem?

Kitcki Carroll: You are using language I disagree with; we solve our own problems but the US has an obligation to fund. There are court cases where tribes challenge the US when it has not done so.

Raphael Bostic: I will need to confer with legal counsel regarding this issue.

Kitcki Carroll: The issue is about supplemental gaming information.

Raphael Bostic: In our previous consultation, we were urged by participants to include gaming so we could understand the true housing needs.

Kitcki Carroll: It is not about gaming, it's about economic wealth.

Raphael Bostic: That is an agreeable argument.

Kitcki Carroll: The notion of means testing is an existing issue with the IRS and Treasury; whether a particular member has a financial need is an issue since that determination should be made by the sovereign nation and not the Federal Government. The next step once the need is determined is discretionary and that is a concern.

Raphael Bostic: The federal government has the discretion to fund everything including this survey, any PD&R program, etc. It's an understandable concern but this is the reality. I understand that how the story is told and how information is used to inform subsequent debates is critical. That is why this is viewed as the beginning of a conversation and not an end. The evolution of the conversation depends on who takes the flag after the report is released and that is a responsibility we all have. It's not the role of PD&R but it is our role to inform the policy making process with the best information available. To create venues about information and meaning is our obligation. The ultimate message and story, the tribes have to decide and engage on, and it would be inappropriate for us to do that. But we can help inform those stories and

ensure they are timely. Being open and strategic and collaborative about working together and determining meaning is the next challenge; getting the accurate information is important first.

Barbara Lazore: Today we have a hard time getting mortgages on the reservation, so there is still a need. The Section 184 program is hard to use. That has to be part of this report. You are doing a survey on the needs of our tribes. You provide money to non-native areas (other cities). Are you doing a survey there also? I always thought that HUD was just for Native Americans but I have learned it is available to non-natives.

Raphael Bostic: We are asking questions regarding financing in the household survey and TDHE survey. Please review the copies of those that you have.

Jennifer Stoloff: There is also a separate survey of lenders not in your packet but that is available online.

Raphael Bostic: I caution that this survey is about an hour in length so if you want to add things it would be helpful to know what should be eliminated then to maintain the time frame. Jennifer mentioned the survey of lenders; I want to emphasize that the whole study is actually a set of surveys. There is the household survey, the survey of tribally designated household entities (long form and an online version), which could become a census. So please encourage people to complete these. Our charge was to study tribal lands but we know some members live in urban areas and we are doing some case studies as well.

We survey all of our constituents but we use other instruments and regularly conduct those to understand their needs and assess how HUD programs interact with them. It has not been done enough on tribal lands.

Kitcki Carroll: There is a reason why Congress asked for a specific Indian Country needs assessment and it's not part of a larger umbrella of 'minority populations' etc. It's due its own needs assessment report as a measurement of how well the government is fulfilling its obligation.

Raphael Bostic: That may not be how Congress views it.

Jennifer Stoloff: We have to make a special effort to survey any small population, relative to the US size.

Kitcki Carroll: As a generalized statement and suggestion, the assumption is that as a core requirement to put together a report, there should be a very strong understanding of the federal fiduciary trust between federal government and tribes. Otherwise you may miss elements that support and promote that idea. We are not all on the same page on this and it's critical for any assessment of Indian Country.

Raphael Bostic: It's a useful suggestion. We are not charged with assessing Indian Country. We are supposed to quantify the needs on tribal lands. Talking about how there needs to be a broader conversation is useful.

Nancy Pindus: The fiduciary responsibility is addressed in the context of the report and is recognized.

Eric Willis: Did the 1996 data affect or shape NAHASDA as it is today?

Raphael Bostic: It almost certainly did but NAHASDA was emerging at the same time. So it did not shape the basic structure but almost certainly had an impact of the scope of allowed activities.

Eric Willis: If this shaped allowed activities and given the history, there is a fear that this assessment will limit a service delivery by using information that the tribes produce and undermining their own efforts. We are skeptical that information provided might limit service delivery. Is there another NAHASDA version 2 on the way that will then shape again the delivery?

Raphael Bostic: I appreciate your fear in the context of the history. I have no idea if there is some second version of NAHASDA; I am not aware of that. When I talked to the Hill concerns were never expressed about NAHASDA implementation — nothing was said about programs funds being misused or policies being overly broad, too lenient, and too generous, etc. What I have heard is quite the opposite; that how we do what we do is based on an archaic understanding of reality. Programs might be too rigid and not responsive to today's needs. This came up in the Recovery Act and we had community block grant money available and demolition was not an allowable activity because, historically, we demolished neighborhoods and put in freeways etc. But, in neighborhoods like Detroit they needed demolition to address blight, so the program changed to adapt. We don't have comparable information about the needs in tribal lands to have these same types of conversations – to know how programs need to be designed to address the need. So I hear what you are saying but all of the support and urgency imparted on me has been from the opposite direction.

Eric Willis: You have up to date information on public housing, (e.g. resident satisfaction surveys) that allow responses and updates yearly but you don't have anything comparable in Indian Country.

Raphael Bostic. Yes and you should be screaming that we need to do these surveys regularly. This is a significant relationship and no other survey is done any less often than once every 10 years. Information in your communities should be collected at least as frequently. We need to have ongoing, continuous voices for the regular collecting of information. It would also address this fear issue — when it happens so rarely, people get wary and suspicious. When it becomes

consistent and we see the results of how additional information can strengthen your hand it does start to allay fears.

Eric Willis: Can it be included in another survey on a yearly basis to be collected by tribes?

Raphael Bostic: This is touchy. One, there is nothing today that prohibits tribes from doing this on their own. However, the needs are pretty significant and this would divert resources from their service provision. One example though is a partnership in Minnesota where homelessness among Native Americans was studied and the state changed the formulas to devote more resources to homelessness on tribal lands. A short run investment is then fully worthwhile but that circumstance is different in every case.

Jennifer Stoloff: We cannot obligate you to provide that information. Part of NAHASDA was to eliminate a lot of reporting. The level of detail here is beyond what is needed to administer the program.

Kitcki Carroll: Anything that would move towards less autonomy would be troublesome for Indian Country. Regarding being more vocal – we have evolved from a highly paternalistic model to more self-governance. What is parallel is this notion of trust responsibility is not limited to the Department of Interior and Indian Health Service. Outside of those two areas you have this issue of grants and grants as vehicle for executing a trust responsibility. If with respect to HUD, if it was viewed the way IHS and Interior view it, as far as departments fulfilling trust responsibility, you would not have the lag in time in the survey to determine need. That is done yearly from BIA and IHS. This mindset must be broadened to all agencies since they are all executing on that trust agreement. That is where we are in this evolution. It means greater autonomy— the tribe has the authority of how to best use those dollars and should not be competing with non-native interests or themselves. I agree these assessments need to be performed yearly.

Raphael Bostic: Different agencies have different delivery relationships with communities. HUD has evolved from a more direct services oriented model where we did assess need and plug holes to a very hands-off context where the formulas for distributing the resources are loosely tied to need but detach locally in a lot of places. Health services versus housing are executed differently and it does create a lack of consistent engagement across programs. The Health area is the most comprehensive on regularly collecting data but HUD collects data on mostly just where grant money is spent and nothing at the level of detail you discuss. I am a researcher and I would love to do this yearly but we have not been given flexibility in our resources to do that. The Republican Presidential nominee wants to eliminate our department completely. I hear you and understand your perspective, so it's unfortunate that we are constrained.

Rodger Boyd: The 1996 study and NAHASDA were really two separate worlds. As the title suggests, NAHASDA is driven by Self Determination. Prior to NAHASDA, the funds were competitive and at the same time, HUD's relationship with the tribes was through housing

authorities and not directly with tribes. A big difference in the formula aspect of fund distribution is to let tribes (within the rules and regulations) determine how to spend the funds. This includes infrastructure, housing, etc. So that is how that has evolved. Recently we went through negotiated rulemaking on the reauthorization of NAHASDA and in that process we wanted to assist in data collection and combine the annual report and reporting. We went through almost 2 years of consultations and had a working team from tribal communities helping to pull it together. We got to negotiated rulemaking and we saw this as an opportunity to streamline the process and to get to a point to look at helpful data collection. The tribes pushed back that they didn't want to give up data unless it was demanded by statutes. So we did not get the consensus for data on an annual basis that we hoped to have to manage programs, the appropriations process, etc. I have talked to NAIC about data collection. I also think that one thing this study is helpful for is in the needs assessment and some of the issues and problems of good housing in communities – this leads to a second conversation of implementation of findings. Once we do the surveys we can clearly see some of the issues and move forward to benefit tribes for better housing.

Kitcki Carroll: The NAHASDA reauthorization is next year. This will be helpful.

Raphael Bostic: The final report won't be ready by then but an interim report regarding at least the Census data may be helpful and that is due next year.

Kitcki Carroll: When is this study expected to be done?

Raphael Bostic: In 2014. That depends on the comfort level everyone has with the partnership and the direction of study.

Barbara Lazore: Are you going to conduct the surveys?

Raphael Bostic: We will ask each tribal leadership to tell us how to structure the administration such as by their own tribal members that we train and pay; tribal members from other tribes; or third party non-native interviewers. We will also ask about the best days, times, dates, and so forth for when to perform interviews. When the door-knocking begins, the interviewer will have a letter of support from the tribal leadership. We want to manage it so the questions are asked and answered in a quality fashion.

Barbara Lazore: Our community members don't like surveys. The leadership will have to stress that it is beneficial to participate. We have a deep mistrust of the Federal government.

Raphael Bostic: I understand that. We plan to draw a sample of 1600 people and expect 1280 to respond, about 75%. That is high but we have a belief that we can achieve that rate if we have support from the tribal leadership.

Carol Hafford, NORC: Our goal is to approach each tribe in the sample to determine the best ways to approach the household surveys and also to discuss any research regulations (IRB),

material sharing (e.g. newsletters), so that the community is informed. The survey administrators could be students in local tribal educational institutions, who would be part time employees earning a wage of \$17 per hour and helping to build their capacity for the future. Permission to do the study will be secured from the tribal IRB or tribal leadership and we will be sensitive to any local constraints. It's an effort to work closely with the tribes and get feedback on the instruments so language nuances are addressed, we understand cultural competence. Our role would be guiding the administration of the survey.

Barbara Lazore: I fear that the survey will cut funding.

Raphael Bostic: In Washington they are cutting every line item in today's environment; every item is at risk. The fact is that some will fare better than others. When you look at what factors preserve or better preserve some pools of resources relative to others, information and facts and evidence make a big difference. Those without such are far more at risk. For example, the housing counseling grant program was zeroed out, and no one protested. We went and worked with the industry to develop information about the benefits of housing counseling. We found that housing counseling saved over \$300 for every dollar spent on counseling. We brought that information to the Hill and got much of that line item funding restored, simply by bringing information from a broad coalition of interested parties. Cuts are likely in most areas; it is hard to honor the contracts we have currently. But those with a compelling narrative of quantified need are easier to defend.

Barbara Lazore: It is a sad state of affairs for us and gaming hasn't solved our problems. Some tribes may make some money but Congress sees it as all tribes and they want to make cuts then.

Raphael Bostic: I understand your concern but I don't believe the Congress is approaching this with that perspective in this case.

Barbara Lazore: Many of our people are benefiting from HUD with homes being built but maintenance on existing stock is needed.

Raphael Bostic: The survey aims to capture some of the need and interviewers will be trained for some overall assessment on conditions as well.

Kitcki Carroll: A good portion of Indian Country, including USET [United South & Eastern Tribes, Inc.], has standing resolutions that state specifically that Indian Country funding should be held harmless. But to demonstrate our fundamental difference of opinion we believe it should not be discretionary. We know that Indian Country will be hit by cuts but the challenge, based on my analytical perspective of the data in the context of Indian Country, are that while we understand there is a need for the government to make decisions, it is different for Indian Country. There is a history and obligation that is unique to us; there was a secession of millions of acres of lands and resources in exchange for these rights. We are not just another minority population – this is a government to government relationship. So that we keep getting looped

into these justifications and rules that do not fit our situation. We know funding is discretionary, but it should not be; that is the will of Congress. The challenge and absurdity is that at a time when the economic environment is tough and tight, the same Congressional representatives making decisions have a first responsibility to states and they look to Indian Country. For those states with successful gaming tribes, they are seen as revenue generators. That is a challenge we have constantly. The data to sustain funding is difficult and potentially impossible for some tribes to generate. This report should be framed positively for our advocacy efforts.

Janis Jimmie: What is the outcome you expect to find from this survey? I'm a nurse, if I was doing an assessment, I'd be looking for something specific based on my perspective of what is needed. Can we expect that you are going to tell us what we need as tribe?

Raphael Bostic: Our charge is to quantify the aggregate needs in terms of housing on tribal lands. Housing is a multi-dimensional issue so there are lots of ways to capture that need. For example, the physical quality of a home; how homes intersect and interact with other parts of the community; constraints on financing homes; financial burdens associated with having the home you have. It's like performing a physical on a patient. That looks at big ticket items and body overall but not in detail. The instrument in your packet gives our best guess of what that physical assessment might be in terms of housing needs. Regarding outcomes, again much like a physical, our goal is to determine problems and deal with them. This could be a host of different dimensions but the findings guide the future steps. We identify the nature of dimensions to move forward with what to do. It's like having a conversation with your doctor regarding the findings and what the recommendations are. Recommendations in this context are hard, as there is self-determination in the structure. We can identify issues, and ways others have addressed them in the past perhaps, and then each tribe can determine a course of action locally. My expectation is that the findings here will become a baseline understanding of the condition of housing needs on tribal lands at an aggregate level. The reality for each tribe will vary from that national finding. That is true. But we are hopeful that when everyone sees the results they can think of their local context relative to that. It may lead to internal conversations about issues and how to address them; you may seek out partners within and external to tribal community. The current administration values partnership between agencies, for example. That in it of itself is not our charge though; we produce the report equivalent to findings from physical examination from a physician.

Janis Jimmie: Any time that a tribal organization has been put into an aggregate, we lose a lot of focus on specific tribes. And I thought there was an effort to individualize. This aggregate result may lead us to miss out or be overlooked.

Raphael Bostic: We don't know the needs in any tribe today. We have not quantified them in most tribes at a tribal level. If you have information to the contrary, please send it to me. That is a reality that should be kept in mind. I don't think that this survey should lead there to be any issues missed. I think this an entrée to have a more open and direct conversation about housing

needs. We can then convene a meeting to discuss the survey findings and compare the national findings to your needs at your tribe. That will be an interesting and useful conversation about housing and development on your lands. This doesn't necessarily miss anything and could generate a more detailed strategic plan that is tribe-specific. It is not designed to be a tribal census or say anything at a local level. This is not or should not be the final word on housing needs in Indian Country. That would be irresponsible. But it is real ammunition to start a conversation in a structured and detailed way with an emphasis on quantification.

Susan Wicker: How was the sample selected?

Raphael Bostic: The goal was to be nationally representative. So we picked tribes with sufficient diversity to apply weights that when blown up, mirrors the national population. We partitioned the country into a set of regions and then did a size restriction within those regions to create "buckets". Each "bucket" represents tribes similar in character. Then we randomly selected from those buckets.

Susan Wicker: The tribes from our area are larger tribes.

Raphael Bostic: We are trying to mirror population.

Susan Wicker: But smaller tribes don't have the same needs as larger tribes.

Raphael Bostic: That is true in some cases. One of the features of sampling is that the specific mapping of who winds up getting sampled doesn't absolutely look like the whole population. Each unit gets weighted – the contribution of their data to the whole is adjusted because of that reality. So it's more complicated but suffice it to say that the draw we have selected with the weights we will apply does get at a nationally representative picture.

Kitcki Carroll: Part of the reason you are having consultations regionally is because of differences in each region. The premise of consultation is the unique needs for each region. Even though small tribes shared similarities, geographic disparities exist. If you neglect a portion of a region with very unique needs you will miss those.

Raphael Bostic: Every region we have gone to has looked at the list of sample tribes and commented that it does not span full experience of tribes in that region. What we are trying to do is try to give a picture of the needs of an average person. It's a person-based assessment, not a tribe-based assessment. The experiences of the larger tribes are more likely to be close to average than smaller tribes; I say that not to minimize or discredit the real and significant needs – but larger tribes get more weight for population. If we drew this sample three more times, there could be an instance where two small tribes are selected or one small and one large. That's the nature of random draw. The national picture is a challenge we have because we cannot perform a deep census. It's admittedly not perfect.

Nancy Pindus: Also, there are a lot of other pieces to this study. For example, the TDHE survey will help us learn about a lot of these unique circumstances that each particular TDHE is dealing with. That is going to provide really important context to this report; we are trying to get as much of that information as we can.

Barbara Lazore: We gave up a lot and are still giving up a lot. We shouldn't have to defend our funding and should be exempt from these cuts.

Kitcki Carroll: This survey is about a resident/homeowner but at what stage do you factor in the other parts of this? If this is an assessment of needs of housing to help to drive policy, at what point do you factor in and layer in other elements of housing, such as the tribal leadership vantage point, and layering the issue of a lack of jurisdiction and lands; a lack of capital, etc. When do these other parts of this comprehensive picture get layered in?

Raphael Bostic: The study will provide guidance on the elements you describe, directly and indirectly. This will add to the report but it won't be a separate report or a detailed chapter exploring each issue. Those sorts of reports happen in other venues and avenues; we can engage in whom else to enlist in the production of those reports.

Susan Wicker: What do we do after today?

Raphael Bostic: Talk to people about this study so they understand and are aware of it. If there are leaders that are important to have briefed so they are comfortable, please share this with them. Part of the goal here is to be open and transparent. The goal is to be widely understood and appreciated. All of the information is also available online. Contact information for the study team and the study web page is provided to you. Bottom line, this is a shared journey. Today's conversation was productive and fruitful and that is the goal. We desire direct, open and honest conversation to address concerns.

Kitcki Carroll: Are the 40 selected sample sites being communicated to yet?

Nancy Pindus: Yes.

Susan Wicker: If our tribe is not a selected household survey site, what do I do?

Jennifer Stoloff: Ensure that your tribe completes the TDHE survey online when it is available.

Raphael Bostic: Also, consider whether you want to conduct your own survey if resources permit. Remember the cost minimization techniques I talked about earlier including HUD training and the use of already developed instruments. Consider partnering with academic institutions; this makes for excellent field work for master's degree candidates or PhD dissertation researchers, so you can possibly enlist their support for free. I strongly encourage you to use resources available to you.

Nancy Pindus: Please also provide any comments on the surveys, even the household survey.

Jennifer Stoloff: Yes, we do appreciate those comments and the response to the web survey. The research team hearing your comments today helps us address any biases we have. It is very useful because we are not tribal members and this way when we read the drafts we will have our eye out to make sure we don't include unconscious bias and haven't overstepped anywhere. We appreciate the time you took to be here today.

Raphael Bostic: Today's goal was to have a conversation and be open and transparent. I didn't want a one-sided presentation and I am glad this day proceeded as it did. This study is very important and has the potential to shift the balance of power in the favor of tribes in terms of aggregate resources; I am hopeful that it can lead to a different conversation among tribes regarding resource allocation. I do think that information is important and to help make the conversations not just be emotional but grounded as well. Lastly, don't let this be the last time we all talk about this in this way. The conversation should continue regularly, even in the absence of a major survey effort. Collectively, we need to continually have these conversations. That is how change happens. And we need change now. Thank you all for talking and meeting today and I look forward to progress.