

Census Open Innovation Labs
 **THE OPPORTUNITY PROJECT** 
2024 Indigenous Communities Focused Sprints

Expanding Opportunities for Native Homeownership and Housing Stability

**U.S. Census Bureau Tribal Relations Program,
U.S. Department of Housing and Urban Development**

The Challenge – Create tools that will improve and enhance access to homeownership and housing stability for American Indian and Alaska Native (AIAN) populations and Indigenous communities, particularly on reservations and/or other tribal areas.

Executive Champion – Heidi Frechette, Deputy Assistant Secretary for Native American Programs, U.S. Department of Housing and Urban Development

The Problem – Access to quality, stable housing is one of the most critical challenges facing Native American communities, and the housing challenges are particularly pronounced in rural areas. American Indian and Alaska Natives (AIAN) seeking housing on reservations or other tribal areas often encounter a shortage of quality housing options. According to [a 2017 report by the Urban Institute for the U.S. Department of Housing and Urban Development](#), 23% of AIAN households in tribal areas live in housing with a physical problem or deficiency (compared with 5% of all U.S. households), and 16% report experiencing overcrowding in their housing units (compared with 2% of all U.S. households). Housing issues are exacerbated when tribal areas are remote and have limited infrastructure.

Beyond the issue of substandard housing options, prospective AIAN homeowners face numerous obstacles to purchasing property. For those looking to live on reservations, they must navigate the complicated legal structures governing land ownership on reservations. There are four types of land status on reservations to consider: tribal trust land, tribal fee land, fee simple land, and allotted land. Furthermore, the 2022 Housing and Financial Capability Survey found that 80% of Native Americans do not think that banks or credit unions would approve them for home ownership, and 66% of those Native Americans who are non-homeowners say that they would benefit from additional guidance about how to build and effectively use their credit. Resources are needed to support these prospective homeowners through the homebuying process, in order to ensure that Indigenous communities have the opportunity to build wealth through home equity.

The Opportunity – The creation of user-friendly tools and analyses will foster housing access and stability for Native American communities, particularly on reservations and in other tribal areas. Tools could involve consolidating resources, streamlining networks of contacts, or bolstering traditional methods of housing the community. We would like to create a coalition that will continue this work after the sprint.

Target End Users – American Indian and Alaska Native individuals, families, and elders that wish to accumulate wealth through homeownership; stakeholders involved in housing, including Tribes, Tribally Designated Housing Entities, Native and Tribal Nonprofits, banks and funding organizations, and Native CDFIs.

Related Data Sets

- ↳ [2020 Census Detailed Demographic and Housing Characteristics File B, U.S. Census Bureau](#)
- ↳ [American Community Survey, U.S. Census Bureau](#)
- ↳ [American Housing Survey, U.S. Census Bureau and U.S. Department of Housing and Urban Development](#)
- ↳ [Community Resilience Estimates, U.S. Census Bureau](#)
- ↳ [NeighborWorks America's 2022 Housing and Financial Capability Survey](#)

Sprint Leaders

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