



# Points Consulting Housing Presentation at Nation Building Conference



August 23, 2024

## PROS

- No zoning
- Little to no NIMBY-ism
- Less aversion to housing “density”
- No property taxes
- Section 184: lower interest rates, lower down payment requirements
- Generally, a heartfelt desire for more housing
- Honestly, some Reservations are much, much worse off

## CONS

- Tribal trust system difficult to navigate for the real estate, financial, and insurance industries
- Less equity appreciation
- Less routine maintenance and investment in properties
- Unable to leverage home equity for economic ventures
- Severe undersupply of land
- Housing built in “bursts” rather than a steady trickle
- Routine “overcrowding” within housing units
- Poor “liquidity of supply”

## Highlights from NCDF Housing Survey

After some cleaning, 493 total responses represent a 10.3% response rate among adult tribal members.

**493** Responses

**10.3%** Response Rate

### Demographics

- ❖ 84% Nez Perce tribe members or direct relatives of tribal member
- ❖ 76% live on the NP Reservation, currently. Over half in Lapwai, specifically
- ❖ 47% of householders own their homes while 30% rent
- ❖ Highest percentage classify their housing as single-family homes (43%), followed by “tribal housing” (24%)
- ❖ Great representation across demographic cohorts (or groups):
  - 37% of respondents are under age 45
  - Most have lived on the Reservation over 10 years, but 14% are more recent residents
  - Most respondents are employed full-time (56%) but good representation across the board (student, retirees, part-time employed, etc.)
  - Income wise, good balance across all groups. Oftentimes, harder to get low-income respondents to surveys but, in this case, 44% of respondents earn \$35K or less.
- ❖ *45% of respondents seen displacement due to housing cost* (either personally or “someone they are close with”).



## Key Findings

- ❖ **Desire for more housing is almost universal; 89% of respondents** said “yes” to “Would you like to see more housing within the Nez Perce Reservation?” This is an almost opposite trend than what we see in a lot of non-tribal contexts.
- ❖ Roughly one-third of respondents are hoping to move sometime in the next five years. Housing market requires liquidity, not just supply. Of those, 44 people, want to get onto to Reservation from off the Reservation, which is double the number who want to leave the Reservation (23) (i.e.: there is about 70 people that will come back soon, if they find the right type of unit).
- ❖ **Housing affordability is a widespread challenge;** 52% of respondents have “had trouble finding suitable housing within their budget.” This is not strictly an income issue but also a lack of supply issue. Very low-income households (less than \$25K), agreed with this statement 56% of the time and high-income households (\$100K+) in 42% of cases. (i.e.: money can’t buy units that don’t exist!)
- ❖ Cost and availability are interconnected. Not surprisingly, 56% of respondents considered “housing too expensive.” **When asked about availability, 47% said that there is “no availability”** and 31% said there is “few opportunities.” There is not much difference between those who live on versus those who live off the Reservation. That indicates that it’s not a matter of better information among those who live on the Reservation, but a legitimate shortage.
- ❖ In terms of priorities, **tribal members seemed more focused on “homes for purchase”** than low-income, tribal housing rentals, Elder housing, etc. Over 300 respondents want to see more “single family homes”, 215 want to see “duplexes” (a higher density form of single-family homes), and 171 more “apartments/multifamily”
- ❖ When asked what populations are most in-need of more housing services, respondents ranked Elders, and “young people moving out for the first time”, numbers one and two.
- ❖ **Households are much more likely to be larger and intergenerational** than off reservation contexts. Within the sample 47% of households have 4+ persons in the household (for context the median household size in the US, in general, is about 2.2). This means homes sizes are generally smaller but there are more people living in them. Perhaps by preference, in some cases, but could also correlate with the lack of supply for young people and Elders.

