WHAT IS THE ISSUE?
There is a critical shortage of quality, affordable housing available to Native Americans on pueblos and reservations across the nation.

Housing conditions including overcrowding and physical housing problems challenging reservations and other tribal areas are strikingly more severe than the rest of America. Remoteness, lack of infrastructure, and complex legal constraints related to land ownership exacerbate housing issues facing these communities.

The result is that tens of thousands of Native American families are housing insecure—burdened by high housing costs, doubled-up in poor quality homes, or struggling with homelessness. Much of the housing they do have is located away from centers of employment, education, cultural activities, and services, negatively impacting their health and wellness, limiting access to opportunities, and increasing vulnerability to changing climate conditions.

HOUSING PROBLEMS

<table>
<thead>
<tr>
<th>PROBLEM</th>
<th>TOTAL US</th>
<th>TRIBAL AREAS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plumbing Deficiency</td>
<td>1.3%</td>
<td>5.6%</td>
</tr>
<tr>
<td>Kitchen Deficiency</td>
<td>1.7%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Structural Deficiency</td>
<td>.8%</td>
<td>8.1%</td>
</tr>
<tr>
<td>Heating Deficiency</td>
<td>.1%</td>
<td>12%</td>
</tr>
<tr>
<td>Overcrowding</td>
<td>2.2%</td>
<td>15.9%</td>
</tr>
</tbody>
</table>

Lacking one or more of the following: piped hot water, flush toilet, bathtub/shower.

Lacking one or more of the following: sink, range, refrigerator.

Problems include the majority of the following: leaks from outdoors or indoors; holes or open cracks in the floor, walls or ceiling; more than 1 sq ft of peeling paint or plaster; rats in the past 90 days.

Being uncomfortably cold for 24 hours or more, or three times for 6 hours each, due to broken heating equipment.

Defined as housing more than one person per room. Rooms include: living rooms; dining rooms; kitchens; bedrooms; recreation rooms; enclosed porches; lodger’s rooms.

WHAT ENTERPRISE DOES IN INDIAN COUNTRY
Enterprise has long been dedicated to working with tribal governments to develop culturally-appropriate and affordable housing options for Native Americans.

Since 2000, Enterprise Community Partners has have invested almost $120 million in financing for the construction and purchase of more than 2,100 homes, including 153 for homes for ownership in Native Communities through loans, grants, technical assistance, training and tax credit investments.

Enterprise Community Partners’ Native American Initiative has included packaging financing for homeownership and rental housing and training Tribally Designated Housing Entities (TDHEs) on their use, providing intensive pre-development technical assistance and sharing information on housing programs and their implications for tribal governance and laws.

THROUGH THE NATIVE AMERICAN PROGRAM, ENTERPRISE WORKS WITH TRIBAL AND COMMUNITY PARTNERS TO CREATE HEALTHY, SAFE, CULTURALLY APPROPRIATE, GREEN AFFORDABLE HOUSING AND TO INCREASE OPPORTUNITIES FOR ECONOMIC ADVANCEMENT.
TRIBAL CULTURAL AND CLIMATE RESILIENCE PROGRAM

Many tribal communities have been impacted by severe weather and other naturally occurring disasters brought on by climate change. Many of these communities are faced with the challenges of rebuilding as well as striving to adapt to new weather patterns and prepare for potential future natural disasters. With the increased likelihood of climate-related extreme weather events, it is vital that tribes have the skills and protocols in place to provide both the housing and support systems, during and after crises. Culture has always been engrained and intertwined in the lives of Native Americans and the way that Native Americans have designed and constructed their home is deeply culture related. Enterprise provides direct assistance to community-based organization in their efforts to create sustainable and resilient communities by leveraging creative placemaking strategies to strengthen the connection between cultural and climate resilience.

HEALTHY NATIVE HOMES ROADMAP

The Healthy Native Homes Roadmap is a short online guide that asks questions and provides recommendations for new housing project was developed by The Sustainable Native Communities Collaborative (SNCC) in partnership with Enterprise. While the development process for any new housing project can seem daunting, through this interactive online course participants can better understand the phases of development and the critical steps in each phase and how they are connected. The course explains the five phases of development and the critical steps in each phase that are important for any project.

roadmap.sustainablenativecommunities.org

TRIBAL HOMEOWNERSHIP PROGRAM

Enterprise is working to increase the level of homeownership among Native Americans on and off reservations through the support of Tribal Homeownership Programs and Coalitions. It recently published Designing and Operating Homeownership Programs on Tribal Lands, that offers tribal leadership a comprehensive overview of the steps required to create homeownership programs on reservation land, with a particular focus on the mortgage lending process.