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On Behalf of the Corporation for Supportive Housing and Enterprise Community Partners, Inc.

Senate Committee on Banking, Housing and Urban Affairs Hearing: Innovative Solutions to Addressing Housing Needs in Our Indian Communities

Wednesday, August 25, 2010
Chairman Dodd, Ranking Member Shelby, Senator Johnson and members of the Committee, on behalf of the Corporation for Supportive Housing (CSH) I thank you for holding this very important hearing and for inviting us to submit testimony about our experience preventing and ending homelessness for Native Americans both on and off of tribal lands. We offer this testimony in conjunction with Enterprise Community Partners, our partner in the Initiative explained below. We also would like to express our appreciation to Secretary Donovan for traveling across the country to personally attend this hearing; your presence in South Dakota is indicative of your commitment and genuine desire to expand housing opportunities for the lowest income and most vulnerable Americans.

The Corporation for Supportive Housing is a national non-profit and Community Development Financial Institution with the mission of preventing and ending homelessness by helping communities create supportive housing. CSH has 14 offices in 12 states across the country, focusing our efforts on policy and systems reform, technical assistance and capacity building, and lending – all aimed at increasing the supply of permanent supportive housing.

As members of the Committee may know, permanent supportive housing is a combination of housing with supportive services that is widely recognized as a highly successful intervention to homelessness for those with complex barriers to housing stability. As evidenced in HUD’s Annual Homeless Assessment Report to Congress, supportive housing has played a critical role at reducing chronic homelessness in the United States. In recent years CSH has worked to demonstrate how the same permanent supportive housing model that reduced chronic homelessness is an effective solution to ending homelessness for families, individuals returning to communities following incarceration, veterans, and since 2005 we’ve also looked to expand supportive housing for Native American populations on and off the reservation.

**Homelessness Among Native Americans**

Homelessness is a significant and growing problem among American Indians, both on tribal lands and in urban centers. Native Americans represent 8% of the homeless population, but only 1.5% of the U.S. population. On reservations, 30% of homes are over-crowded and 18% of homes are severely over-crowded. While we need to learn a lot more about the scale, scope, and dynamics of homelessness in tribal communities, it is clear there is a substantial cohort of American Indians who experience homelessness in a variety of ways.

Many American Indians experiencing homelessness have serious health conditions, including mental illness and addiction that exacerbate the problem. Based on data in Minnesota (from the first-ever homeless survey on reservations) in 2006 which
identified 1,239 people who were homeless or near-homeless on six reservations, about one-third of respondents reported at least one chronic health condition, 29% considered themselves chemically dependent, and 23% of respondents had received inpatient or outpatient care for mental health treatment in the previous two years. The survey identified 450 children who were considered homeless under the federal definition and we know there were additional children with doubled-up parents who were not surveyed. Children living in overcrowded and less stable housing are at a higher risk for poor educational outcomes compared to children in more stable housing.

To effectively address the complex housing and health needs of American Indians that experience homelessness, a comprehensive approach is necessary that meets the myriad needs of American Indians. Supportive housing is a promising solution to address and end homelessness among American Indians. Furthermore, it is adaptable and can build upon the unique strengths of the American Indian culture, traditions and values, and the unique governance structure of tribes and tribal human service systems.

**CSH’s American Indian Supportive Housing Initiative (AISHI)**

In 2005, the Corporation for Supportive Housing along with Enterprise Community Partners, created the American Indian Supportive Housing Initiative (AISHI) in its Minnesota program office as a means of assisting tribes and Indian communities across the state in addressing the issue of homelessness. This initiative resulted from a recognized need for increases in the quantity and quality of supportive housing for American Indians, both on and off the reservation, and the lack of adequate resources to get the work done. AISHI focuses its efforts on opening the doors of supportive housing to American Indians by offering capacity building and training, project-specific technical assistance, and financial assistance to tribes and American Indian nonprofit organizations. To date, we have worked with tribes in Minnesota and North Dakota to develop 12 permanent supportive housing (PSH) programs on reservations (approximately 200 units); assisted five off-reservation projects for American Indians (approximately 77 units); delivered more than 30 presentations and workshops to tribal partners; and collaborated with Minnesota tribes, the Department of Human Services and a nonprofit research entity to conduct a survey of homelessness on Indian reservations in both 2006 and 2009.

Regarding the homelessness survey, recognizing that there was almost nothing known about the scale and scope of homelessness for American Indians CSH worked closely with six tribal governments, the MN Department of Human Services, and Wilder Research as part of the state’s triennial state-wide survey of homelessness. Tribal representatives and leaders in the American Indian community wanted to document homelessness in their communities.
CSH helped identify a collaborative team among the tribes interested in participating in the survey. The collaboration included tribal staff from each participating reservation, CSH, the Minnesota Department of Human Services (DHS) and Wilder Research. Importantly, tribal staff represented multiple departments – housing, human services, and planning agencies, along with homeless shelters. The commitment and actions of tribal elected officials were key as they communicated with colleagues at other tribal governments to answer questions, assuage worries and build political support.

Lessons learned included:

- Building trust and relationships with tribal leadership is the first, most critical and fundamental step. This must involve culturally sensitive, sustained outreach, with a core focus on the needs and desires of the tribes themselves.
- Cultivating champions within each tribe’s staff is necessary to guide conversations and relay information between the collaborative group and tribal councils.
- Allowing flexibility in how and when the tribes conducted the survey is critical. The state-wide survey had to be completed on one specific day, but the tribes were allowed up to two weeks to complete their interviews. Tribes were allowed flexibility in how and where the survey was conducted, which questions were asked, the stipend amounts paid and who conducted the interviews.
- Identifying homelessness on reservations is different than off reservation. Tribal members do not call themselves “homeless” when they lack their own permanent housing (i.e. being doubled and tripled up for long periods of time.) Therefore the federal HUD definition of homelessness utilized off reservation does not fit tribal communities. Needs assessments should reflect this dynamic.

As I mentioned earlier, CSH developed a partnership with Enterprise Community Partners to expand and strengthen our support for tribal communities. Enterprise’s partnership has been invaluable, and combined, our two organizations’ financial investments total approximately $3.2 million in tax credit equity and $1.6 in loans and grants for capital and predevelopment of permanent supportive housing projects in Indian country. With the assistance of Congress, the Administration, tribal leaders and philanthropy we hope to vastly expand this initiative, facilitate the production of thousands more units and end homelessness for so many Native Americans.
CSH and Enterprise briefed both HUD and Senator Johnson’s staff on the AISHI initiative and would be happy to meet further with any of the Committee members or other interested parties to further discuss our experience with AISHI and the resources we believe are needed to further expand it.

We would like to offer a few suggestions to the Committee about how the federal government can help tribal communities develop more permanent supportive housing to address the severe housing needs for their most vulnerable residents.

- We understand HUD is exploring a national needs assessment in Indian country. We urge Congress and the Administration to support this endeavor and are ready to assist as needed.
- HUD’s Native American Housing Block Grant program provides critical resources to tribes. HUD has proposed reducing funding for this program, and we are grateful Congressional appropriators have restored funding. Congress should consider increasing funds for this important grant program.
- Tribal governments have difficulty accessing mainstream resources for housing and health care supports that are needed to prevent and end homelessness. CSH recommends HUD and other federal agencies identify these barriers and explore options for removing them.
- HUD’s Office of Native American Programs has been receptive to increased focus on the solution permanent supportive housing can play in preventing and ending homeless for Native Americans. Congress and the Administration should encourage continuation of this trend.
- CSH has utilized USDA’s Rural Community Development Initiative (RCDI) to advance AISHI and urge Congress to increase funding for this program.

CSH intends to expand our AISHI initiative in other parts of the country, including South Dakota, and we welcome the Committee’s assistance as we encourage additional homelessness surveys and needs assessments, deliver supportive housing trainings, provide direct and project-specific technical assistance, and convene regional forums to bring together tribal leaders, philanthropy, developers and others interested in creating new permanent supportive housing.

Again, please accept CSH’s gratitude for holding this important hearing and for accepting our testimony. If we can ever be of assistance please do not hesitate to contact me directly, or our Director of Federal Policy, Jordan Press, at jordan.press@csh.org