



Conducting a Successful Housing Needs Assessment During COVID-19

Lessons From Red Cliff Chippewa
Housing Authority
NAIHC Legal Symposium
Las Vegas, Nevada
December 8, 2020



Overview

Introductions

- Red Cliff Chippewa Band/RCCHA, Big Water

Project Background

- Red Cliff Census 2017-2018

Methodology

- Map and Drawing Sample
- PR and Incentives
- Original Plans & Adaptations for COVID-19
- Timeline

Survey Results

- Brief overview of collected data

Next Steps

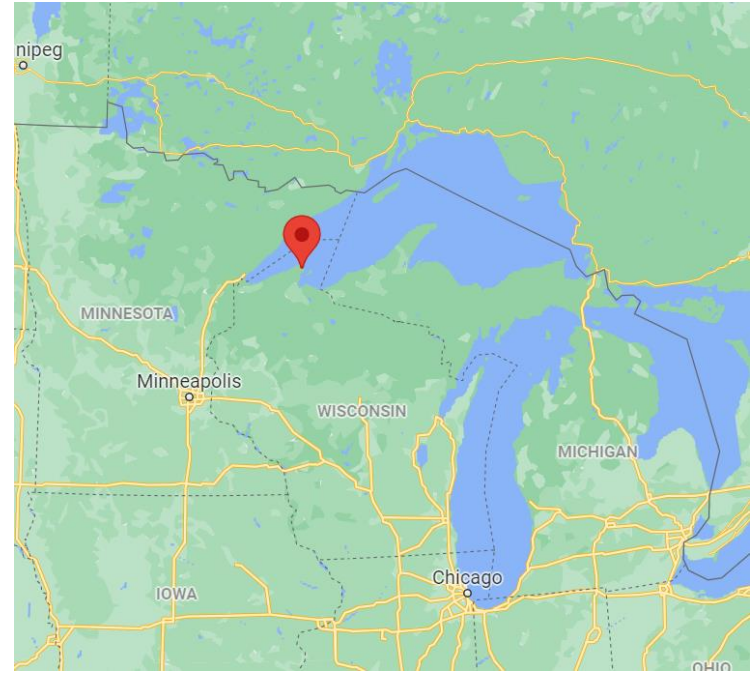
- Use of Data in Strategic Planning
- Open Discussion: How has COVID-19 changed data collection?

Red Cliff Band of Lake Superior Chippewa

Red Cliff Band of Lake Superior Chippewa is a federally recognized tribe with approximately 7,517 enrolled members.

Red Cliff Indian Reservation is located on the Northern Shore of Wisconsin adjacent to the Apostle Islands.

The area is a popular summer recreation destination and there are many seasonal homes and businesses in and around the Reservation



Red Cliff Chippewa Housing Authority Overview

- Established in 1963
- 224 units; 5 LIHTC Projects including supportive housing and HUD 202 elder housing
- Mission: Provide safe, sanitary affordable housing
- Grants managed: IHBG, IHBG-Competitive, HOME, AHP, ICDBG, Imminent Threat, BIA-HIP, USDA-HPP

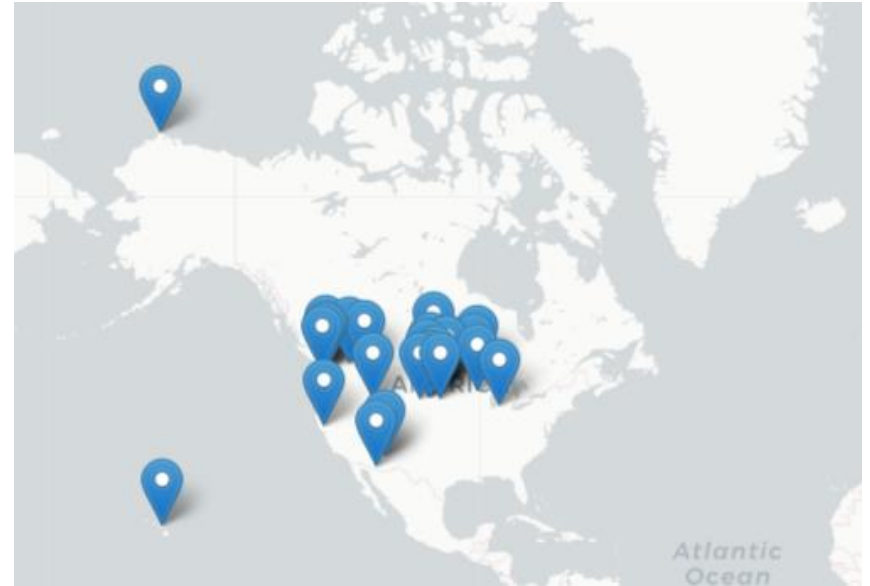


Big Water Consulting

Big Water Consulting, founded in 2011, specializes in helping tribal, governmental and nonprofit clients collect, analyze, manage, share and act on relevant data.

Our goal is to help these organizations, through the development of good data practices, to more effectively monitor and evaluate their work, improve decision making, generate more support and manage more efficiently.

Big Water conducted dozens of community/housing needs assessments before COVID-19.





Our Team

- Managing Director:
- Research Associate:
- Data Analyst:
- Research Associate:

Kevin Klingbeil
Rachel Kramer
Harry Maher
David Dixon



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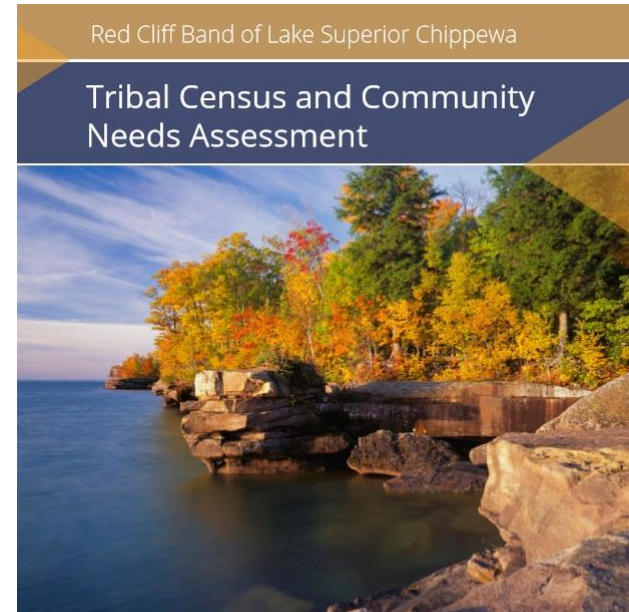


Project Background

Background

2017-2018 Red Cliff Tribal Census

- Funded by SAMHSA Grant
- Indicated high need for housing, beyond what IHBG numbers indicated
- Data were used by housing and grants department to indicate need and help win IHBG Competitive Grant
- Planning department used data for various grant and planning purposes
- Developed a map of all housing units on the Red Cliff Indian Reservation
- Helped inform strategic planning process



2020-2021 Red Cliff Chippewa Housing Needs Assessment

Funded by Enterprise Section 4 Grant, Enterprise Native Homeownership Learning Communities Cohort Grant, and Funding from Housing Authority

Project Purposes: Collection of Essential Homeownership and Housing Needs Data, Update Demographic Information, and IHBG Formula “Census Challenge”

Target Population: On-Reservation Survey: All households within the reservation.
Off-Reservation Survey: All off-reservation member households in nearby states (WI, MI, MN).



Methodology

Methodology: Map

1

Existing map of
Reservation Lands

2

Canvassing
Operation; Survey
Manager Updates
Map

Red Cliff Indian Reservation and Off-Reservation Trust Land



Methodology: Complete Sample

- On-reservation survey was a complete sample and surveyed all households
 - Sometimes we select a random, representative sample; this depends on the Tribe's goals, and size of reservation
 - Due to the relatively smaller size of the Red Cliff Indian Reservation, we included every household in the sample
- Off-reservation online survey of members living off-reservation in Wisconsin and nearby states
 - Mailed postcards asking to complete an online survey along with other online PR

Methodology: Survey Instrument Development

- Census Challenge – Necessary Set of Questions
 - Cannot change language for these questions
- Included Census Challenge within larger housing needs data collection
 - Pros/cons to including Census Challenge within larger data collection efforts
- Worked with RCCHA to determine other questions for planning and grant processes. Some topics included:
 - Interest in homeownership and barriers to homeownership
 - Preferred type of housing
 - Employment and barriers to employment
 - Income and housing conditions
 - For those living off-reservation: interest in returning to reservation, homeownership, and income

Methodology: PR

- Press Release
- Door Hanger at every household
- Marquee/LED sign
- Postcards
- Flyers
- Boxes to collect paper surveys in public spaces
- Facebook posts
- Regular video raffle drawings
- Every household was visited multiple times

PR Materials



RED CLIFF TRIBE LAUNCHES HOUSING NEEDS ASSESSMENT SURVEY

The Red Cliff Tribe, in partnership with the Red Cliff Housing Authority, has launched a Tribal Housing Needs Assessment household survey taking place from **December 2020 - February 2021**. The survey will have two phases: all households on-reservation will receive a door hanger with an online survey code in December, and all off-reservation member households in Wisconsin, Minnesota, and Michigan will receive a mailer containing an online survey code in January. This survey is an important data collection project designed to compile accurate demographic, employment and housing information about Red Cliff tribal members. The data collected during this survey will be used to enhance local programs and attract funding for housing and other community programs.

Beginning in December 2020, survey staff will drop off information and instructions so that individuals can complete the survey online. Survey topics include: income, education, housing situation, use of and need for community programs and services. All household information requested by the survey is essential to accomplishing the project's goals. The responses provided to field staff will remain confidential and anonymous.

Please provide honest and complete answers to field staff to support their efforts to:

- Challenge and replace the Census Bureau's housing needs data for the Red Cliff Reservation
- Ensure that the Tribe receives their fair share of affordable housing funding
- Affirm the Tribe's sovereignty and expand its self-determination
- Determine current and future need for housing and essential services

The information you provide will help our community!

The on-reservation survey will take approximately 20 minutes to complete, and we need complete responses from every household on the reservation. The off-reservation Tribal Member survey will take approximately 5 minutes to complete. As a special thank you, **households that complete the survey will receive an individual incentive** and be entered into weekly drawings for larger prizes valued up to \$200!

The project is funded by Enterprise Community Partners and the Red Cliff Chippewa Housing Authority.

On-reservation tribal members will receive a door hanger with a unique survey code at their home that they can use to complete their survey online at: <https://www.redcliff-nsn.gov/survey>. Off-reservation tribal members will receive a mailed letter containing their online survey code—watch for yours in the mail in January.

We will drop off paper forms to on-reservation households without internet access starting two weeks after we release the survey.

FOR QUESTIONS OR ADDITIONAL INFORMATION, PLEASE CONTACT:

Liz Boyd
Tribal Survey Manager, Red Cliff
Phone: (715) 779-3744 ext. 3515
Email: eboyd@redcliffhousing.org

Phone: (206) 466-2065
Email: kevin@bigwaterconsulting.net

Kevin Klingbeil (Survey Coordinator)
Managing Director, Big Water Consulting

**Tribal Housing
Needs
Assessment**

Help the Tribe and Housing
Authority attract funding!

**\$15 Gift Card Incentive
to complete this
20-minute survey**

**Chance to win
additional larger prizes
valued at up to \$200!**

Visit www.redcliff-nsn.gov/
survey and enter the survey code
on the back of this door hanger.

On [redacted], [redacted] visited
your home as part of the Red Cliff
Housing Needs Assessment.

Please complete the survey online using
the survey code below by visiting:
www.redcliff-nsn.gov/survey

Your Survey Code: [redacted]

This survey is an effort led by the Red Cliff Tribe
and Housing Authority to collect accurate and up-
to-date information concerning the population and
housing conditions of residents of the Red Cliff
Reservation.

The information collected will be used to help
increase the annual housing funding allocation and
help the tribe apply for additional funding to
address the needs identified in the data. The data
collected during this survey will be kept
CONFIDENTIAL and cannot be used to identify
you or to negatively impact the services that you or
any member of your household receives.

The sooner your household completes the survey,
the sooner your household will receive the **\$15
monetary incentive**, and the **more chances you
will have to win our regular raffle drawings**.

A paper survey will be dropped off at your home
within 2-3 weeks if you have not already replied
online.

If you have any questions, please contact Survey
Manager Liz Boyd at (715) 779-3744 ext. 3515 or
eboyd@redcliffhousing.org

PR Materials



Red Cliff Band of Lake Superior Chippewa Indians

February 25 · 🌐

All Tribal Members living on or off the reservation (WI, MN, MI) and non-tribal members living on the reservation – please do your part to help the community by taking the Housing Needs Assessment Survey. Contact Survey Manager Liz Boyd at 715-779-3744 ext 3515 or via email at eboyd@redcliffhousing.org with any questions or to receive your survey code!

Here is today's \$100 winner for February 25.

Take the survey at www.redcliff-nsn.gov/survey



TODAY'S WINNER
02.25.2021

Allen Kraus
\$100

WE ARE NOW OFFERING DRAWINGS OF \$100 PREPAID VISA GIFT CARDS EVERY WEEKDAY THROUGH MARCH 5 FOR THOSE WHO HAVE SUBMITTED THEIR SURVEY.

SUBMIT YOUR SURVEY TO BE ENTERED IN THE DRAWINGS. CONTACT LIZ BOYD TO GET YOUR SURVEY CODE IF NEEDED.

WWW.REDCLIFF-NSN.GOV/SURVEY

715.779.3744 EXT 3515

EBOYD@REDCLIFFHOUSING.ORG

WHY SHOULD YOU COMPLETE THE HOUSING NEEDS ASSESSMENT SURVEY?

- ✔ **MORE HOUSING**
- ✔ **AFFORDABLE RENT**
- ✔ **VARIETY OF HOUSING OPTIONS**
- ✔ **COMMUNITY-BASED PROGRAMS**

Here's the deal:

75% of the BCCA housing stock/inventory is made up of Low Income Housing Tax Credit (LIHTC) units. If rental revenue can't support this cost, the Indian Housing Block Grant (IHBC) must. Currently -25% of the annual operating grant of the Housing Authority goes to support LIHTC projects.

The only avenue to increase our IHBC annual grant funding amount is through this Housing Needs Assessment Survey. The best chance to increase our annual grant funding is to provide a Housing Needs Assessment Survey with the highest community response rate that we can get. The Tribal Census had a community response rate of 97%, which helped grant funding for a lot of Tribal programs. This survey is currently at an 80% response rate, with a goal of also reaching the 90% response rate. We have one more week of conducting the on-reservation portion of the survey to achieve that goal.

We are now offering drawings of \$100 every weekday through March 5 for those who submit their survey.

Want more housing? Or for there to be different types of housing developed? Want rent to stay affordable?

We respectfully ask that you do your part for the entire community and membership.



Take the survey at www.redcliff-nsn.gov/survey

Methodology: Incentives

Incentives:

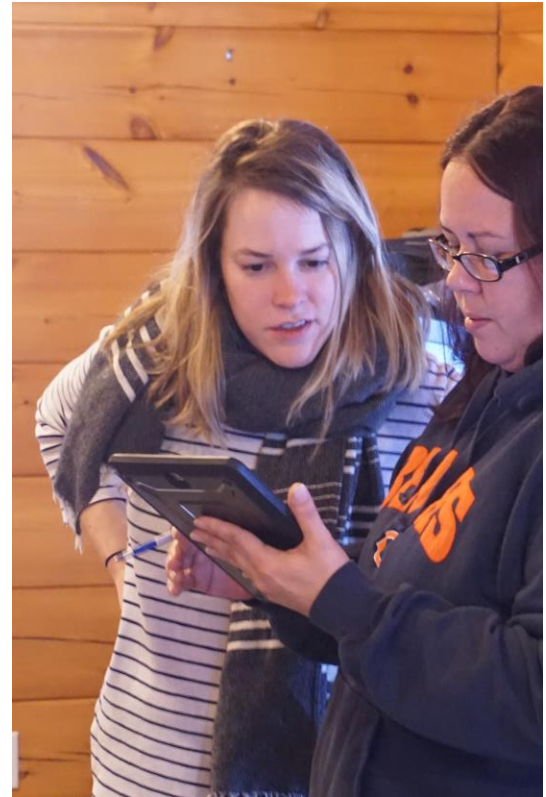
\$15 gift card to Buffalo Bay Store, Peterson's Food, or Legendary Waters Casino Restaurant/Snack Bar;
Biweekly/Daily raffles for large prizes (projector, TV, chest freezer, \$100 gift cards, etc.)

Off-reservation households received a \$5 gift certificate to Red Cliff Fish Company



Labor and Staffing

- Staffing was difficult; few available workers
- Planned to hire 3-4 field staff, including Survey Manager
 - No applications other than Survey Manager
- Survey Manager recruited workers from other departments
 - Help with distributing incentives and survey instruments
 - Housing Authority Staff helped with outreach
 - Tribal Communications Department helped with PR



COVID-19 Adjustments

- Outreach and in-person contact were limited due to COVID-19
 - Drop-off survey codes on doorhangers
 - Multiple visits to:
 - Drop off survey codes on doorhangers with no contact
 - Drop off paper surveys to complete survey no-contact
 - Knock on door to try to contact household and encourage to complete online or paper survey
 - Collected phone numbers to call households to complete surveys over the phone
 - Complete surveys in a socially distanced way using PPE
 - Had laptops and paper surveys available to complete surveys for people visiting Tribal offices
 - Drop-boxes at Housing Authority, Tribal offices, local grocery store
- The survey instrument was concise
 - Limited length to increase ease of completing online or paper survey
 - The recent 2017-2018 Survey already collected a lot of essential information

COVID-19 Safety

- Any In-Person Contact Required:
 - PPE (Mask, hand sanitizer, gloves when possible)
 - Physical Distance
 - Greater than 6 feet at all times when working with public
 - Mostly outdoors
 - Required consent from households to continue conversations with households
 - Following full CDC, local, and Census Bureau Protocols
- Survey Manager vaccinated as soon as vaccine was available



<https://www.census.gov/library/photos/2020/how-you-can-respond/census-takers-wearing-ppe.html>

COVID-19 Adjustments: Outcomes

- Overall: Lower staffing requirements helped RCCHA save money
 - Reputation of Survey Manager, a local, trusted community member helped
 - Increased online surveys allowed for more anonymity for respondents compared to in-person surveys
- Helped develop a new model for PR and outreach for survey operations
- Led to a statistically representative dataset

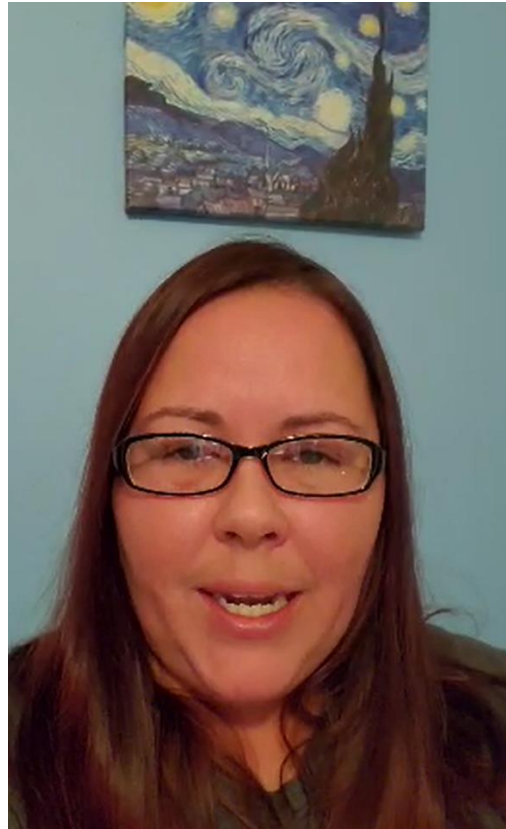


Methodology: Timeline

Timeline:

Feb 19, 2020	Initial Stakeholder Meeting
November, 2020	Survey Content/Scope Revision and Finalization
December 7, 2020	Launch of On-Reservation Survey
March 5, 2021	Survey Closeout
March 29, 2021	Census Challenge Submission

Input From Survey Manager





Survey Results

Survey Response

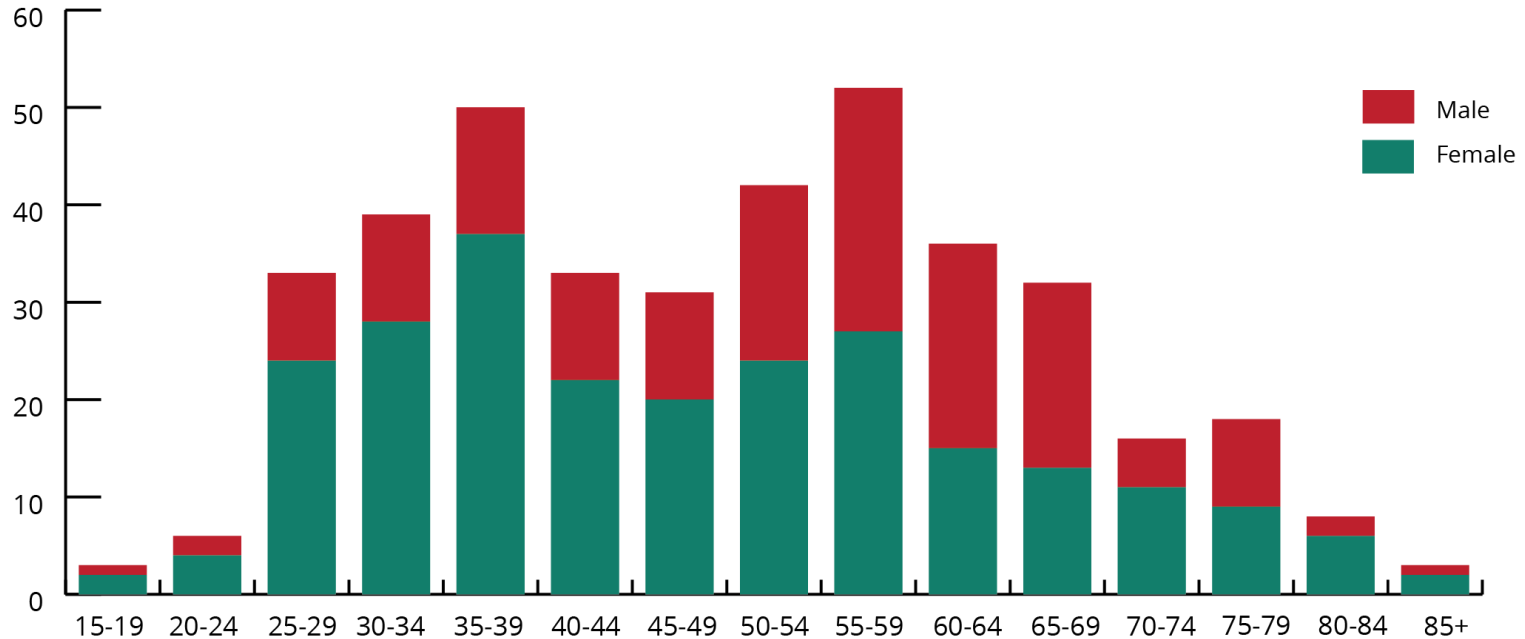
- Of 575 Units on reservation, 465 were determined to be occupied
- 404 households responded to the survey
 - 87% response rate
 - 1,217 residents' information was collected in the survey

Population:

2010 Census:	1,123
2017-2018 Community Census:	1,353
2019 ACS:	1,283
2020 Census:	1,403
2020-2021 Housing Needs Assessment:	1,401

Respondent Characteristics

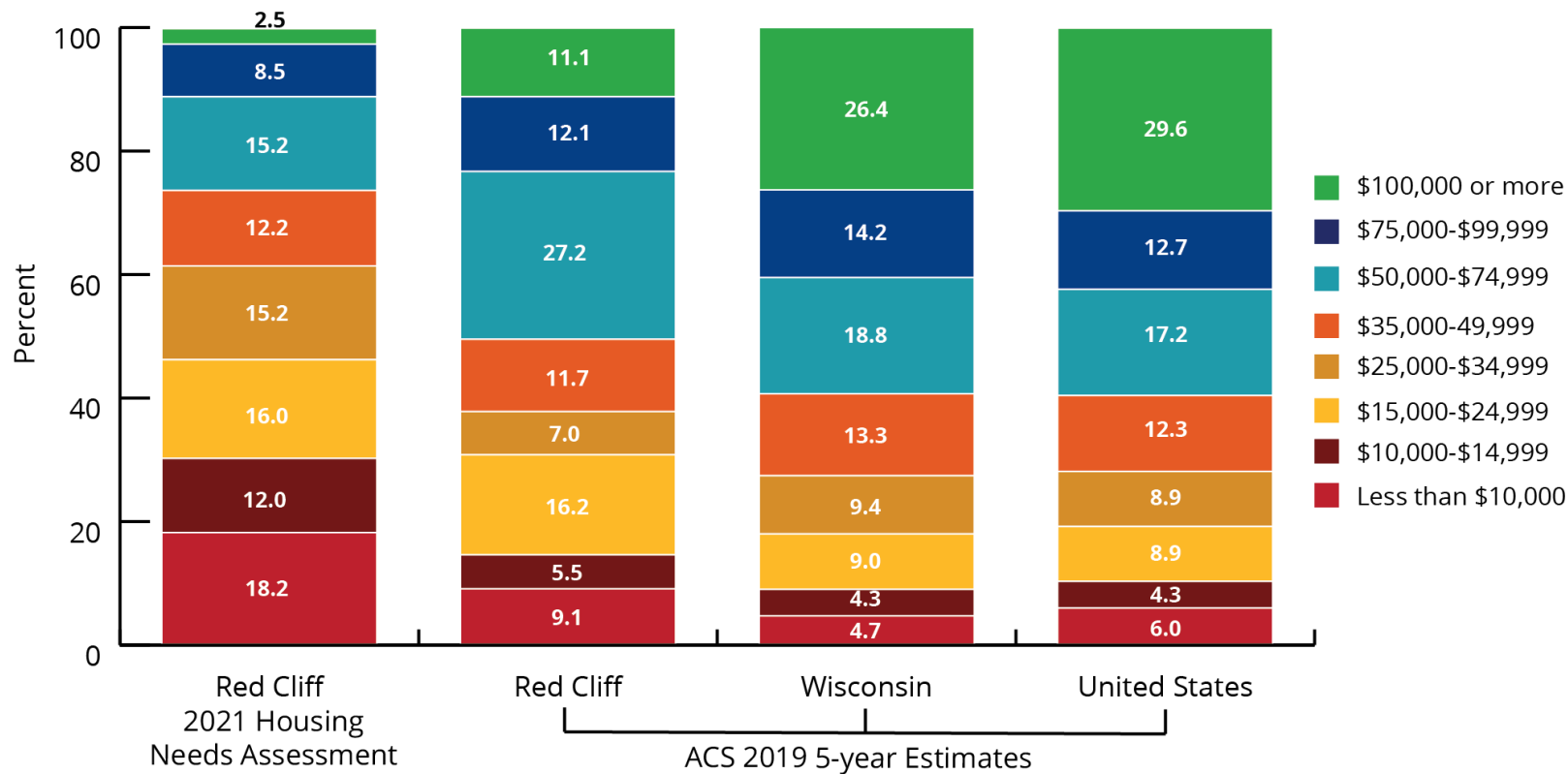
Respondent Age and Gender



- 60.5% of respondents are female (53% of adults are female)
- Median respondent age is 50 (median adult is 44)

Income

Annual Household Income Comparison



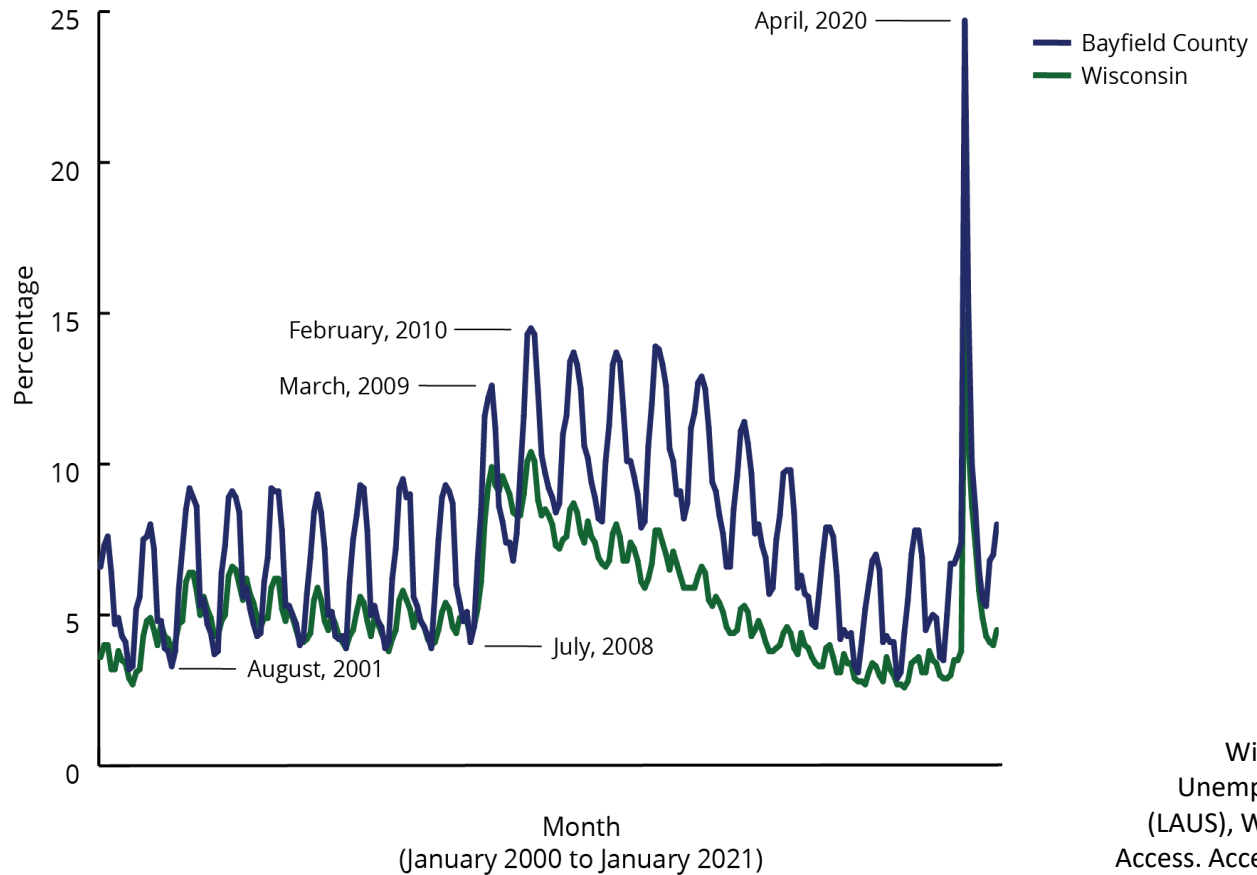
Employment Status

Response	Responses (Percentage)
Permanent Full-Time	276 (34.6%)
Permanent Part-Time	38 (4.8%)
Temporary Full-Time	15 (1.9%)
Temporary Part-Time	21 (2.6%)
Seasonal Full-time	59 (7.4%)
Seasonal Part-time	21 (2.6%)
Self-Employed	20 (2.5%)
Student	9 (1.1%)
Stay-At-Home Caregiver	5 (0.6%)
Unemployed	192 (24.1%)
Retired	108 (13.6%)
Disabled	87 (10.9%)

93.5% of those employed with seasonal jobs are employed during the **summer** months

Only 22.1% that have seasonal employment work in the **winter** months

Unemployment in Bayfield County



Wisconsin Local Area
Unemployment Statistics
(LAUS), Wisconsin LMI Data
Access. Accessed March 2021.

Top Barriers to Employment

Response	Responses (Percentage)
None/Not Seeking/No barrier	125 (31.7%)
Lack of childcare	97 (24.6%)
Few/no available entry-level jobs	82 (20.8%)
Family responsibilities	66 (16.8%)
Physical Disability	54 (13.7%)
Lack of education/job skills/ experience	53 (13.5%)
Lack of job training opportunities	48 (12.2%)
Few/no available jobs for skilled workers or professionals	47 (11.9%)
Limited transportation	43 (10.9%)
Lack of housing	35 (8.9%)
Health conditions	34 (8.6%)
Mental Disability	31 (7.9%)
Criminal record	23 (5.8%)
Drug testing requirements	21 (5.3%)

54% of **single-adult households** with children said “Lack of Childcare” was a top barrier to employment

Housing

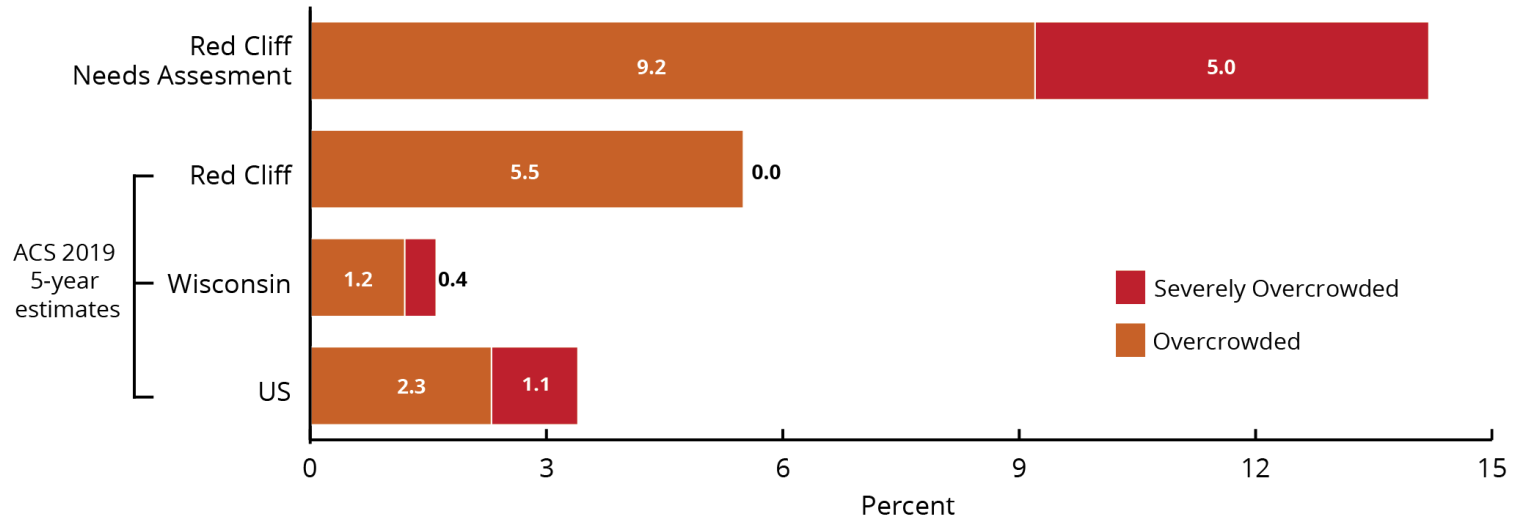
- 465 occupied housing units on reservation
 - 52.2% renters, 43.8% homeowners, 4.0% occupy without payment of rent
- Severe housing shortage on the Red Cliff Indian Reservation
 - High rates of overcrowding in homes
 - An “overcrowded” household has more than 1.0 persons per room, including kitchens but not counting bathrooms.
 - Large average household size
 - 3.01 occupants per household vs. 2.49 in the US
 - Many temporary residents:
 - 82 adults and 24 children temporarily live in 59 different households

Housing

- Some households experience substandard conditions
 - 3.2% of households lack complete kitchen or plumbing
- Cost burden
 - 10.8% severely cost-burdened (pay more than 50% income on housing)
 - Subsidized rents: due to seasonal economy RCCHA has rent floors and rent ceilings
- High interest in homeownership
 - 46.8% interested in buying or renting-to-own a new home
 - Subsidized homeownership programs

Housing – Overcrowding

Overcrowding Comparison



Total responses | 404

Top Barriers to Homeownership (Choose top 3)

50.8%



Saving enough for down payment and closing costs

43.3%



Lack of or Poor credit history

33.1%



Low credit score

23.2%



Not enough income/ability to make monthly loan payment

16.9%



Lack of available housing

15.4%

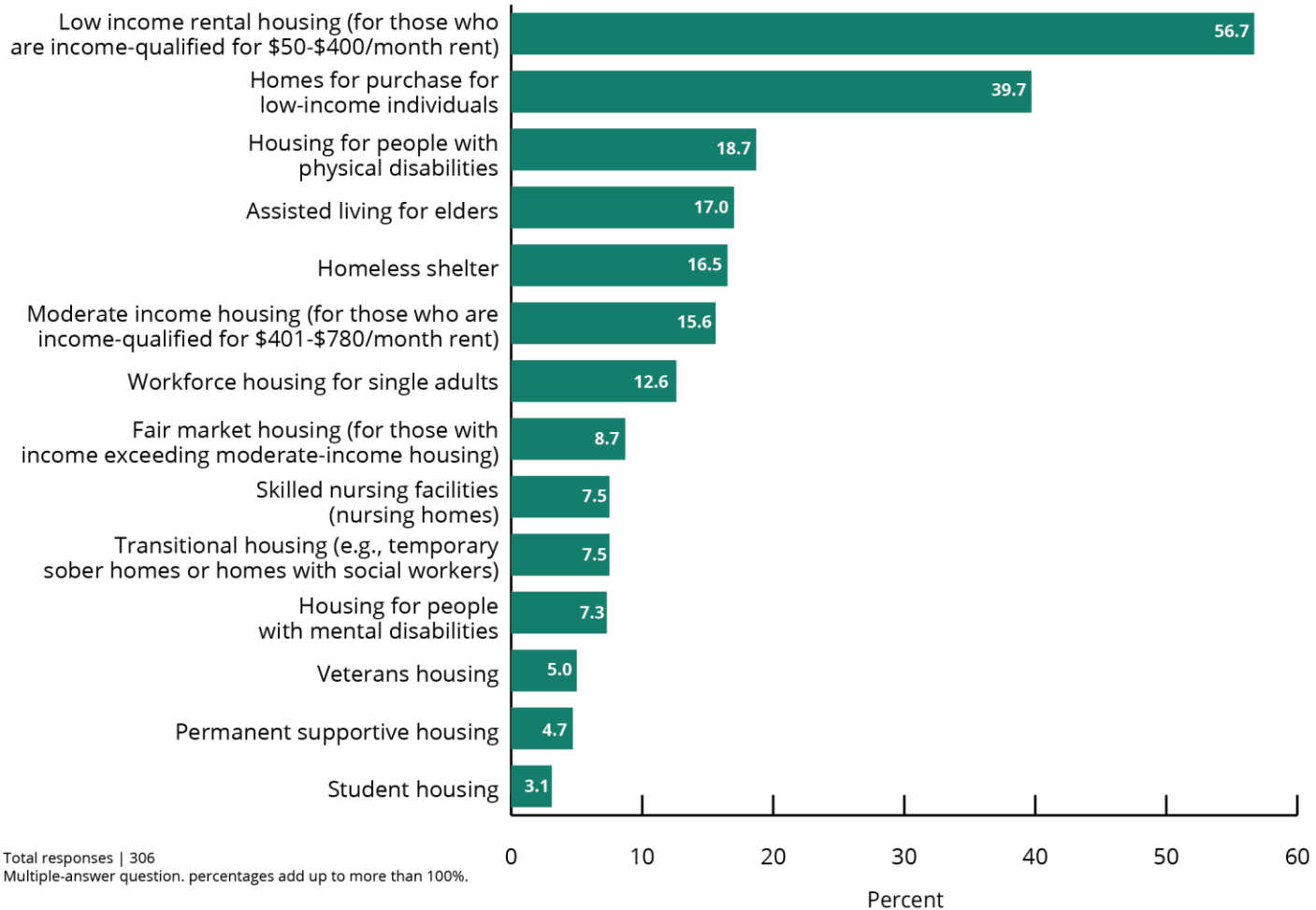


High existing debts

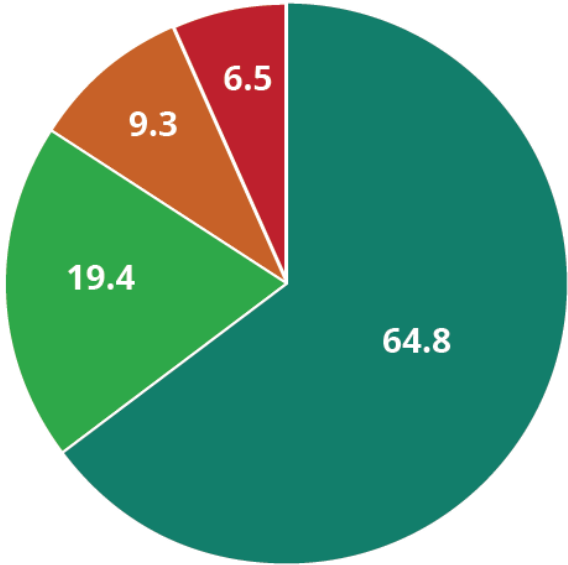
Other barriers that 5% or more selected:

- Lack of Information or understanding about the home buying process
- Too many administrative hurdles
- High cost (money/Time) of maintenance and repairs
- Lack of access to bank or lending institution
- Cost of Infrastructure
- Lack of available land
- Inability to get lease/lot in desired location
- Lack of infrastructure

Preferred Types of Additional Housing on the Red Cliff Reservation



Preferred Housing Type for Purchase



- Single-family home
- Manufactured or mobile home
- Tiny home
- Duplex/Town-house

Total responses | 247

Composition of Housing Units:

- 60.3% Single-family home
- 19.6% Mobile home
- 9.4% Apartment building
- 9.4% Town home / duplex or multi-plex home
- 1.1% RV, trailer, van, or tiny home

Off-Reservation Results

- 244 complete responses from off-reservation households
 - 2,474 surveys mailed off-reservation
- Majority (51.1%) never lived on the reservation
- 60.4% are interested or maybe interested in moving back to the Red Cliff Indian Reservation; 87.8% of those interested in returning would want to own a home
- Top barriers to moving back are lack of employment opportunities and housing
- Household incomes were higher than on-reservation (38.1% earn more than \$75k/annually); 68.3% had good or excellent credit

Data-Backed Recommendations & Planning Priorities

- **Reduce over-crowding** – 26.4% of people in responding households lived in overcrowded conditions at the time of survey, or approximately 371 individuals.
- **Assist renters to become homeowners** – 59.4% of renters were interested in buying or renting-to-own a new home.
- **Improve quality of substandard units** – 3.2% of units were missing essential kitchen or plumbing features (e.g., running hot/cold water, a flush toilet, bath, or shower, sink with faucet, range or stove/oven and refrigerator)—most of these homes were mobile homes that occupants owned. 29.6% of mobile homes were over 30 years old, and 8.6% were over 40 years old, indicating they may be near the end-of-life.
- **Improve quality of existing infrastructure** – cost of infrastructure was a barrier to homeownership for 6.7% of households, showing a need for funding to also address new infrastructure.

Data-Backed Recommendations & Planning Priorities

- **Address homelessness** – 14.1% of households reported at least one individual was temporarily living in their home indicating a doubled-up household.
- **Assist affordable housing for low-income households** – Low-income housing was needed by 56.7% of households.
- **Create new affordable rental units** – “Limited affordable/low-income rental housing” was the top barrier to finding housing on the reservation to on-reservation survey respondents; it was a barrier for 25.7% of households.
- **Assist affordable housing for college students** – Student housing was needed by 3.1% of households.
- **Provide accessibility for disabled/elderly persons** – Housing for people with physical disabilities and assisted living for elders were the top types of housing needed to serve members of responding households. (18.7% and 17.0% respectively.)
- **Improve energy efficiency** – The median household paid \$224.40 towards monthly utility bills. Reducing utility bills by 50% through improved energy efficiency, as well as ensuring households are utilizing LIHEAP, when applicable, could reduce the number of severely cost-burdened households by 41.8%.



Next Steps

Data Use and Strategic Planning

- Using data to support Tribal and housing strategic planning efforts
- Used data to submit a Census Challenge



Closing Discussion

- What remaining questions do you have about the RCCHA 2020-2021 Housing Needs Assessment?
- How did you/your Tribe collect essential data during COVID-19? (E.g., who needed help/food)
 - What did you see/learn during this process that helped determine whether there are other indicators that show whether house is appropriate or sufficient? (E.g., freezer space, ability to social distance)
- How would you move forward with data collection for housing and community needs assessments and will COVID-19 impact this?



BIG WATER CONSULTING

Thank you to Liz Boyd, RCCHA and all
Staff who helped!

Questions?

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