

Exploring Indigenous Peoples Issues Around Fair Housing

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Indigenous People in the United States

Indigenous people (referred to as American Indians and Alaska Natives (AI/AN) in the US census) are varied people with diverse cultures and histories. 5.2 million people identify as American Indian or Alaska Native out of 308.7 million people in the U.S. population (Deankovchick, Hoopes, Warren-Mears, & Knaster, 2015), either alone or in combination with one or more other races according to the 2010 Census (Norris, 2012). There are currently 560 federally recognized and 100 state recognized tribes; additionally, several tribes however are not recognized by federal or state governments.

According to the census, the AI/AN population experienced rapid growth, increasing by 39 percent since 2000. However, it is likely that that AI/AN populations are undercounted. For example, 1 in 3 Native Americans live in “hard to count” rural areas, mostly on 80% of all tribal lands (Nagle, 2020). This affected the Census count in 2010, and Native American tribes claim their population is higher but were undercounted due to report inhibiting factors such as poverty, housing insecurity, and education. According to an article by the L.A Times, 1 in 7 Native Americans were not counted according to an audit by the U.S. Census Bureau (Welsh, 2019). Some tribal members are worried that the count might have been worse in 2020 because the Census moved online where Internet is necessary (Nagle, 2020) and more than a third of Native Americans living on tribal lands do not have access to services. Many of those on tribal lands do not have adequate services to broadband technology which impacts cellular and Internet connection (Walker, 2018). Accurate census counting is extremely important because the census determines how federal money is allocated for the next decade, impacting services such as housing, healthcare, roads and maintenance, education, and reservation infrastructure and programs. An accurate count is necessary to fulfill and raise the standard of housing for AI/AN people both within and outside Indian Country.

In the 2010 Census, most people who identify as AI/AN alone or in combination live in the Western region of the United States. The second-largest population live in the South, followed by the Midwest and the Northeast. More of the multiple-race American Indian and Alaska Native population live in the Northeast and West. States with the highest AI/AN populations in the United States include California, Oklahoma, Arizona, Texas, New York, New Mexico, Washington, North Carolina, Florida, and Michigan (US Census, 2012).

Some AI/AN populations live on AI/AN owned or governed land, while others live in cities and towns outside of tribal jurisdictions. The Census relays that 20 percent of the AI/AN alone-or-in combination population live on designated tribal land or reservations (US Census, 2012). American Indian lands include reservations, areas of land that are reserved for a particular tribe by the federal government per treaties, Congressional Acts, Executive Orders, or federal/state administrative acts. In the U.S, there are 56 million acres and 275 Indian land areas that are

administered. 4.6 individuals live in American Indian areas and about 243,000 live in Alaska Native village statistical areas. 1.1 million of those who live on American Indian lands identify as AI/AN. About 22 percent of Native Americans live on one of 334 reservations, which cover 100 million acres across 35 states. The five largest Indian reservations in the continental United States are in the West. The Navajo Nation (pop. 165,296) spanning Arizona, New Mexico and Utah and covering nearly 27,100 square miles is nearly eight time bigger than the second-largest reservation. It also has the largest population, followed by the Osage in OK with 2,304 sq mi (pop. 7,263), Yakama in WA with 2,188 sq mi (pop. 6,961), Flathead in MT with 2,057 sq mi (pop. 7,263), and Wind River, in WY with 3,532 sq mi (pop. 7,729) (Lyons, 2017).

In the Pacific Northwest and Alaska there are 53 federally recognized tribes: 29 in Washington, 9 Oregon, 4 in Idaho and 11 in Alaska. Native American cultures have existed for thousands of years and they were the original inhabitants of the United States, even though their culture and people were not recognized by colonials for some time. Native Americans continue forward in a fight to maintain their culture and sovereignty. Tribes have lived off the land in their communities by fishing, hunting, and gathering berries and roots, accessing the rivers and oceans via canoes, and working together to be steadfast protectors of the land and creation around them. Preserving customs, resources, and culture has been an ongoing struggle, due to federally sanctioned genocide, policies, and regulation, but the perseverance of indigenous people has carried forward. Each tribal community works to preserve their culture and traditions and have different building organizations, museums, art and cultural centers, school programs, song and dance, and language to represent this. As tribes move forward, standing strong in recognition is valued.

The vastness of tribes and regions contributes to the variation of tribal operations. They are systemically creating and contributing to society in new ways. For instance, within Washington state, tribal governments provide health care, education, housing, and other resources, and 1.5 billion in wages and benefits. They employ over 30,000 people statewide and are the 8th largest employer in the state. In Idaho, tribes provide about 14,000 jobs in business, gaming, hunting, fishing and wildlife, government, and hospitality, and two tribes (Coeur d'Alene and Nez Pearce) are the top employers in the state, having 1.1 billion dollars in sales transactions (Petersen, 2014). In Oregon, tribes provide 1.4 billion in economic output and 11,500 jobs (Fridley, 2020), and Alaska Native tribal entities have contributed 9.1 billion dollars and employed more than 15,000. Many tribes are becoming innovative in how they diversify their funds and employment to increase prosperity. Tribes in these regions have truly diverse cultures, languages, art, and history but share core elements of survival, hope connection and existence.

Remembering and Acknowledging Injustice

The actions that affected American Indians and Alaska Natives people cannot be forgotten as we forge ahead in equity work and trying to understand the fair housing needs of indigenous populations. It is important to understand the historical context of indigenous people in the United States. In view of that reality, an awareness of the intergenerational trauma that exists within indigenous populations is essential to appreciate the deep conviction and challenge for

tribes as they preserve culture and sovereignty while working with the federal government and the history therein.

Indian tribes have their own sovereign governments, which provide health, welfare, and safety to tribal members, and preserve their power to oversee their lands. These powers existed before European colonists came. The U.S. government promised to honor these rights through treaties, but the United States has not always done so. The federal government has however acknowledged tribal sovereignty for more than 160 years (State of Oregon, 2016). Historically, it went against tribal traditions to not engage in good faith negotiations with the federal government.

Initially, indigenous populations worked together with white settlers. The indigenous people were essential in teaching white settlers about the land; they assisted in trade and tried to integrate the new inhabitants into traditional ways of interacting with the land and its resources. However, North America's richness in minerals, gold, furs, fishing, and land where one could farm or establish settlements led to violent battles, ethnic cleansing, displacement, and dishonoring of treaties. The white settlers committed genocide and disregarded collaboration and the traditions of Native Americans.

Tribal relationships with the U.S. government have been fraught due to displacement and breach of treaties. It has been a continuous battle for American Indians to preserve sovereignty, land, and culture, even today. Tribes were delayed recognition in the Constitution until 1789 and were not considered United States citizens until 1924. Negotiations with the U.S. government was at times complicated due to indigenous people not interacting with the government through legal documents and culture. The Indian Removal Act can be remembered as sanctioning the infamous Trail of Tears, where President Andrew Jackson ordered various tribes and mainly the Cherokee from Georgia, Alabama, Mississippi, and Florida to move westward (to wasteland in Oklahoma) so that their reservation lands' gold could be extracted for wealth (Geographic, 2019). The U.S. federal government has continually urged Native Americans to abandon their own dress, traditions and cultures and adopt Christianity, even to the point of passing laws making it illegal to participate in their own religious practices. Additionally, the Dawes Act took Indian land and allowed Native and non-Native people to purchase it. This had the appearance of equity as giving Native Americans a chance, but also allowed non-Native Americans to buy up their land in 1887. In 1903, the U.S. Supreme Court allowed treaties to be modified or terminated. There are numerous acts that harmed indigenous people. Some acts have worked towards restoration of rights and lands, but deep damage has cost generations wealth and growth. Figure 1 lists other acts historically impacting tribes in the United States.

Figure 1. (Lyons, 2017):

Chronology

1700s-1850s

Federal government forces tribes from their lands.

1789

Constitution empowers federal government to negotiate with tribes.

1790

Congress enacts the first of six Non-Intercourse Acts, requiring federal approval for any private purchase of Indian land.

1824

Secretary of War John C. Calhoun creates Office of Indian Affairs, which later becomes Bureau of Indian Affairs (BIA).

1838-39

After gold is discovered on Cherokee lands in Georgia, tribe is forced to move west; thousands perish during infamous "Trail of Tears" march.

1851

Supreme Court rules tribes are dependent nations under U.S. guardianship.

1851

Indian Appropriations Act allocates funds to move Western tribes onto reservations.

1880s-1930s

Federal government seeks to force Native Americans to assimilate.

1887

Dawes Act divides Indian lands into parcels to be allotted to Native and non-Native Americans.

1903

Supreme Court says treaties can

be modified or terminated without tribes' consent.

1924

Indian Citizenship Act grants constitutional rights to Native Americans.

1934

Indian Reorganization Act ends land allotment process.

1938

Indian Mineral Leasing Act restores tribal control over energy development on reservations.

1970s-1980s

U.S. limits tribes' sovereignty, then promotes self-determination.

1975

Indian Self-Determination and Education Assistance Act funnels federal grants directly to tribes.

1982

Indian Mineral Development Act enables tribes to negotiate energy extraction agreements.

1984

A Reagan administration report assails BIA, says it "thrives on the failure of Indian tribes."

1987

In *California vs. Cabazon Band of Mission Indians*, Supreme Court says tribes can open casinos.

1990s-Present

Federal government increasingly recognizes tribal self-government.

1996

Blackfeet activist Blouise Cobell files

class-action suit against federal government for mismanaging trust lands.

2002

U.S. government settles Indian claims over Missouri River dams.

2005

Indian Tribal Energy Development and Self-Determination Act gives tribes greater control over energy development on their lands.

2009

Settlement of Cobell lawsuit awards plaintiffs \$3.4 billion.

2010

President Barack Obama signs Tribal Law and Order Act giving tribal courts more authority.

2011

National Wildlife Federation study finds reservations disproportionately suffer more from climate change.

2015

Government Accountability Office concludes BIA mismanagement hinders energy development on Indian lands.

2016

Indian Trust Asset Management Reform Act gives tribes more control over trust lands.

2017

A federal judge refuses request by the Standing Rock Sioux to block Dakota Access Pipeline; Indians march in Washington, D.C., to protest its completion. . . . Trump administration ends moratorium on new coal leasing on federal, including some Indian, lands. Over the objections of Native Americans, the administration also approves completing the 1,179-mile Keystone XL oil pipeline that would cross the land of numerous tribes.

Fair Housing and Opportunity Disparities Today

Historical ethnic cleansings, forced migration, segregation, and other oppressive laws have affected the lives of American Indian and Alaska Natives in the United States in harsh ways but their existence continues, and they continue to persevere and create communities unifying to move forward for better futures. As AI/AN populations keep fighting for their rights, and the federal government continues to recognize tribes' sovereignty, progress can be made in providing support for health care, education, housing, and economic development.

The federal fair housing Act of 1968 prohibits discrimination in housing because of membership in enumerated protected classes: race, color, national origin, familial status, disability, sex, and religion (Housing and Urban Development). AI/AN populations are protected based on national origin, but individuals also may fall within other protected classes. States and local jurisdictions can and have legislated additional protected classes. Washington protects sexual orientation, military, marital, and citizenship and immigration statuses (Washington State Human Rights Commission). The Fair Housing Acts prohibits one from being discriminated against based on the federal protected classes in housing transactions including sales, rental, mortgage lending, insurance, appraisals, or home repair services. State laws are generally equivalent in standing but may have some differences. It is recommended to review one's state and local laws to verify protected statutes.

Currently, many people believe that the U.S has moved to a "post-civil rights world" in that we have moved beyond the Civil Rights Movement and no longer have inequities, and that things have equalized so that we no longer need public policy to address issues of discrimination or inequality (Hartman & Squires, 2010). While there has been some improvement in these facets of our society, there are still systemic issues that continue to need attention and policy change to reverse hundreds of years of atrocities and inequity. To do this, requires collaboration and innovation. It also requires a depth of awareness, education, and insight to break down the barriers that have been built generations after generations. The United States has come a long way since the Civil Rights Movement in that racial minorities are represented in better economic positions, working in various professional fields and sectors within the U.S economy (Hartman & Squires, 2010). However, racial inequality and issues around racial segregation continue and hurt current and future generations. Segregated and minority race concentrated neighborhoods often lack access to opportunities and have increased disparity indicators, including elevated rates of crime and incarceration, inferior standards of education, unemployment and underemployment, and poverty. Furthermore, in such neighborhoods studies have noticed that there is lack of access to public resources including social and public assistance including public transportation, more exposure to toxic environmental conditions including severe pollution, and these populations are targeted for predatory lenders and banks to perpetuate economic abuse (Hartman & Squires, 2010).

These additional stressors, inequities, and discrimination take a toll on different race and ethnic groups, shortening lives and stifling housing opportunities. For AI/AN populations, this is significant. Due to discrimination, AI/AN populations they have worse health outcomes and poorer health (Findling, Casey, Fryberg, Hafner, Blendon, & Benson, 2019), and experience a high burden of mortality and other disparities compared to the general population (Deankovchick, Hoopes, Warren-Mears, & Knaster, 2015).

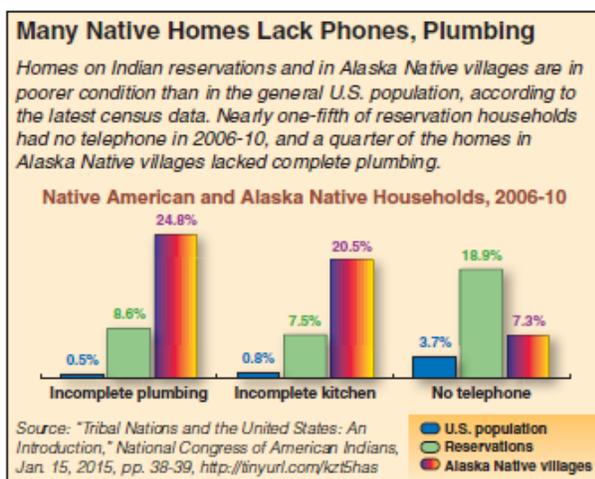
Each ethnic group has its own specific barriers to equal housing opportunity and AI/AN populations have a unique set of needs. Some of the AI/AN population lives on sovereign lands while other AI/AN populations may live off reservations only due to unavailability of employment and housing. Seemingly intractable concentrated poverty is faced by a disproportionate share of black, indigenous, and people of color. Failure to honestly

acknowledge and address these areas, allow continued concentrated minority communities to suffer and stagnate.

Poverty persists with AI/AN populations. In 2012, about one-in-four AI/AN people were living in poverty, the poverty rate being 29.1% (Krogstad, 2014). The AI/AN population is twice as likely to live in poverty compared to general U.S. population (27% vs. 14.3%). Additionally, of those who are living on tribal lands, 25% of those household have incomes that are less than \$20,000 a year compared to the 18.4 of the general households in the U.S. In 2011, it was estimated that 40% of AI/AN populations on reservations were living in poverty, unemployment contributing to this. The unemployment rate on reservations averaged about 19%. Employment options are slim. The National Congress of American Indians reported that only 4 percent of Indians work in forestry, fishing/hunting, mining or in agriculture and one third work in health care of social services, education, and public administration or have odd jobs. The AI/AN population's unemployment rate was at 6.6 % compared to the 3.9% of the US population (U.S. Bureau of Labor Statistics, 2019). Native people on reservations experience unemployment at high rates. The BIA Labor Force Report noted that 19% are unemployed and joblessness is at 49% for those on reservations (National Congress of American Indians, 2015). Substantial stable employment is an issue because without it other financial needs cannot be met, including long term stable housing.

On Indian tribal lands, there is a severe housing shortage. homes on reservations also often exist in substandard conditions compared to the general U.S. population. Inferior conditions include infrastructure issues, lack of plumbing or heating, and lack of other basic amenities. Nearly a quarter of reservation homes lack plumbing, for instance, some Alaska villages lack plumbing altogether, and 40% of Navajo tribes do not have running water. Plumbing is a clear and basic need; it is indefinably inhumane that people on tribal lands are experiencing hardship in this way. Figure 2 illustrates these deficits compared to the general U.S. population. Figure 2 also shows that nearly one-fifth of reservation households had no telephones from 2006-2010. This basic feature enables communication and allows access to other services. Additionally, tribal reservations may lack access to the Internet or technology, especially in more rural areas.

Figure 2. (Lyons, 2017)



Communication is slowed, in-person meetings are necessary, and communication takes time. Even the coronavirus pandemic has created more challenges in tribal areas due to communication and information processing. Many tribes have struggled to transition to online services due to lack of telephones or the Internet. The Federal Communications Commission (FCC) estimated that 35% of Americans living on tribal lands did not have broadband service, four times the U.S population (Lee, 2020). This disenfranchises these populations from

receiving news and information at fast speeds. Tribes can be very isolated and therefore more vulnerable, for instance, in times of health emergencies, lessened ability to access opportunities for home and auto loans, and notification of current news on social media. In 2020, the Internet is a tool that provides various services and not having it can be detrimental. It certainly creates an equity issue.

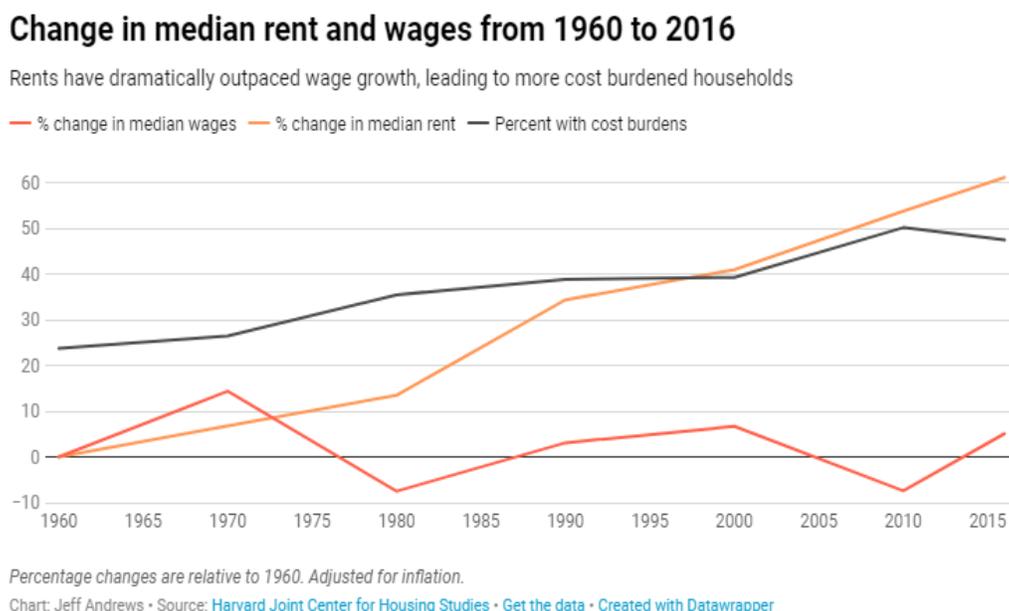
Some of the deficits of shortage or substandard housing on tribal lands stems from funding issues that originate from mistrust of or mismanagement by the federal government, such as inability to calculate accurate population numbers from the census. In 2010, some county populations were undercounted (Navajo tribe, New Mexico, and Alaska). Those counties returned less than 50% of their census surveys (Nagle, 2020). Some federally funded programs for housing are based on Census statistics. Not reporting even 1% percent could result in a \$750 million dollar loss (Nagle, 2020). Some states budgeted for outreach to increase accuracy of census numbers within AI/AN populations for the 2020 census. however, there is still concern as some states with high AI/AN populations did not conduct such outreach.

Due to the housing shortage on reservations and poor housing conditions, some Native Americans are forced to seek housing in off-reservation border towns. However, when they attempt to rent or buy houses, they face hurdles in these transactions due to discrimination (Edwards, 2017). Rental markets favor whites over Native American 28.5 % of the time (Smith & Cloud, 2010). Part of this discrimination is due to stereotypes or misinformation about Native Americans. Sometimes AI/AN populations face a series of screening questions before they are rented to, such as “Do you drink? Do you have loud parties? Will a lot of people live with you?” Some Native Americans may not receive a return call or be told that a rental unit is unavailable when it is. Some Native Americans may live in substandard housing and not insist on repairs due to fear of being homeless, not realizing that they are being treated more poorly than others. However, even if they realized they are experiencing housing discrimination, sometimes Native Americans are reluctant to file complaints because of mistrust in government entities that have committed historical and pervasive abuses towards indigenous people (Edwards, 2017).

There is also a shortage of housing throughout the United States and such shortages and resulting rising market rents adversely affect AI/AN populations seeking housing off reservations, compounding housing discrimination. First, housing prices in the U.S are rising at faster rates than wages, roughly 80% and 18.5 million renters are cost burdened, paying more than 50% of their income on rent. This leaves no extra funds for other individual needs including food, transportation, health, and other necessities (National Low Income Housing Coalition, 2018). Most renters who work a minimum wage job for forty hours a week cannot afford a two-bedroom apartment in several cities within the United States (National Low Income Housing Coalition, 2018). Furthermore, a study by the National Low Income Housing Coalition found that there was a shortage of 7.2 million affordable and available rental units for extremely low income (ELI) renters meeting a standard where their income is at or below 30% of the median income in the U.S., partly due to the lack of building affordable housing. Harvard researchers discovered that over half of renters were cost burdened and that some high-income individuals were struggling to pay rent in coastal cities throughout the U.S., due to economic climates in

these areas. Often people cannot save enough to buy a house and are forced to rent homes; housing costs continue to soar making homeownership ever more difficult to reach. In Figure 3, we see discrepancies between rents and wages (Sisson, Andrews, & Bazeley, 2020). This gap has created a system that is hard to overcome, but to create more equality in housing, systems need to be reevaluated and changed to make housing affordable and more accessible. For low-income renters, the market is already challenging, and they are not easily helped with other subsidies. Research shows that only 1 in 4 households are eligible to receive housing assistance (McCarthy, 2019).

Figure 3. (Sisson, Andrews, & Bazeley, 2020)



Housing insecurity and discrimination in turn can result in homelessness. AI/AN populations face a higher degree of homelessness. The AI/AN population has one of the highest rates of homelessness per racial minority groups nationwide (National Alliance to End Homelessness, 2020). In 2019, it was shockingly noted that although North America’s AI/AN populations were approximately 1.5% of the North America’s population, they made up more than 10% of the homeless population nationally, and this was also more severe in places such as Seattle, Albuquerque, and Minneapolis (Griffith, 2019). In a few studies from King County area (Seattle), it was noted that 5% of the Native American and Alaska Native populations were homeless, a rate far higher than for any other racial group (Davila, 2018). In the same article, Colleen Echohawk from Chief Seattle Club stated, “There is something out of balance when the First Nations people of this country are the most likely to be homeless”. Homelessness may also be underreported as individuals “couch surf” or sleep in vacant areas. Homelessness has a dire impact on AI/AN populations, and Seattle is just one example. Another obstacle for AI/AN individuals is that after they are homeless, they struggle to find adequate housing, and end up finding housing at lower rates than any racial or ethnic group. Due to housing shortages, multiple families needing to share households is more prevalent. Further, “overcrowding” can be perceived differently among different cultures. Traditional definitions of family within Native

American communities may include living with various relatives: grandchildren, uncles, cousins, aunts, and grandparents, and non-immediate family may be considered as such and referred to as relatives. Intergenerational households are also not uncommon and in fact has tradition. To the non-indigenous U.S. population, this would be deemed as “overcrowding”. Household size may be used as a proxy for ethnicity and allow / encourage discrimination against Native American and Latinx households. Another reason for overcrowding can be linked to poverty, if families live together in larger groups, they can share the resources and the costs. Large household size can pose a barrier to accessing subsidized housing developments with strict occupancy limits.

Linguistic differences can also be an element of complexity. Often, those working in the housing market in the U.S assumes that everyone has linguistic proficiency in English, although English is not the national language. It is commonly used but many other languages are spoken in the U.S., and several tribes have their own languages. For instance, 75% of Alaska tribal households do not speak English (Nagle, 2020). Numerous studies have documented the practice of discrimination by linguistic profiling (Baugh, Idsardi, and Prunell 1999) a common phenomenon in which services are unlawfully denied because of perceived race, gender, ethnicity of a caller (Smith & Cloud, 2010). The Fair Housing Act requires recipients of federal funding to provide translation services for Limited English Proficiency (LEP) populations but may overlook AI/AN populations and instead focus on majority immigrant and refugee populations. It was discovered in gathering Census information that funding for translation services for Native American languages was needed but often not available, Therefore, one may want to reevaluate LEP practices under the Fair Housing Act when it comes to AI/AN populations, understand the linguistic needs of service regions, to deconstruct barriers to accessing and sustaining housing.

Fair Lending

Housing ownership availability and opportunity allows people to move beyond marginalization and create wealth and upward mobility. However, historically indigenous people have faced systemic discrimination in the home sales and lending markets. First, choice and opportunity have been limited. Developers included race restrictive covenants in deeds and plats, real estate agents limited the housing buying options of people of color through steering, and mortgage lenders engaged in redlining (refusal to make loans in neighborhoods of color), creating a perverse system that continues segregation in many communities today. When houses are in pre-foreclosure or foreclosure, instead of listing the unit for all, sales are often negotiated behind closed doors through social connections. This does not give all people an equitable playing field to purchase a home. These practices limit opportunity, and people of color, including AI/AN populations, suffer. Another factor that has impacted communities of color is that people of color who are qualified for the same lending rate and loan products as white borrowers are often steered to non-conventional or subprime loans; what this entails is that the people of color end up spending more to purchase a home, limiting their assets and financial growth (Engel & McCoy, 2008). A study found that Blacks, Native Americans, Asians, and Hispanics pay higher rates than whites for home mortgage loans, even after controlling for borrower income, debt, and credit history (Engel & McCoy, 2008). Other issues that contribute to predatory lending are that due to mistrust of banks, people of color tend to utilize subprime lenders. Foreclosure is one

more area in which the minority experience has been worse than whites due to minority home purchasers holding subprime loans at a greater rate (Engel & McCoy, 2008). Among Native Americans, foreclosure rates appear to be elevated, as 35% of someone knew of someone who had lost his or her home because of foreclosure. This is very unfortunate and is only leaving a deeper hole in an area that needs to be filled.

Another element that has made it difficult for AI/AN populations to get a mortgage is if they are seeking a loan for property located within a reservation. Lenders are confused about legal issues surrounding tribal sovereignty and jurisdiction. Banks are reluctant to underwrite mortgages on tribal land, even if held in fee, since they believe they could not foreclose on the property and would lose economic collateral.

While indigenous populations try to get ahead, they often become victims of foreclosure, substandard loans, and other facets of discriminatory practices. Barriers to homeownership limit the ability to build the wealth necessary to take strides out of poverty. Standard housing provides economic and social mobility over time, and provides a route to quality education, good jobs, health, and safety that lead to an accumulation of wealth, and without this option it an arduous feat to excel in U.S. society (Carr & Kutty, 2008).

Moving Forward

While inequities and fair housing issues directly impact indigenous populations, there has also been some upward mobility regarding housing opportunity for indigenous people. In the Northwest and Alaska, entities have been working together to create forward movement. For example, the Northwest Indian Housing Association, Housing and Urban Development (HUD), Alaska Native tribal entities, Tribes, the U.S. Department of Agriculture (USDA), Bureau of Indian Affairs, and states providing State Housing Trust Funds, have been working strategically to plan and add new housing, homeownership programs, and affordable housing units, in tribal communities and reservations.

Bringing tax credit properties to tribal lands has raised the standards of housing. There is still a shortage, but each year provides more shelter to meet the need of those residing in tribal communities. Allowing new development and new programs connected to federal or state government comes with a lot of logistics and intricacies to maintain tribal sovereignty while pursuing progress that can eliminate historical housing deficits. Providing options for AI/AN populations to become homeowners is also starting to become an option but this involves challenges to protecting the environment and tribal traditions. New development must adhere to traditional ways of indigenous life and not threaten or lead to exploitation of sovereignty or stewardship over tribal lands. There are homeownership programs work within the systems of tribes, assisting with homebuyer education, credit repair, loan packaging, and support, and assistance through the mortgage process, and with general contractors to help improve the housing shortage. Each tribe operates with their own unique priorities and challenges and each tribe must elect to participate in the programs that fit their needs the best.

Exploring American Indian and Alaska Native population needs and understanding the historical persecutions they have endured reveals that there is an abyss of information that society must pay

attention to create a better world with less oppression, and more opportunity. It must also understand that American Indian and Alaska Native communities are strong and are continuing to create new opportunities for their people where they can exist and honor their cultures.

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