

# HOUSING NEEDS ON NATIVE AMERICAN AND ALASKA NATIVE TRIBAL LANDS



**N**ative Americans and Alaska Natives living on Tribal lands have some of the most acute housing needs in the United States due to the legacy of colonization and ongoing discrimination. A 2017 U.S. Department of Housing and Urban Development (HUD) study found that Native people disproportionately face high poverty rates and low incomes, increased rates of overcrowding, insufficient plumbing and heat, and unique development issues. Furthermore, Native Hawaiian, Pacific Islander, American Indian and Alaska Native people experience homelessness, particularly unsheltered homelessness, at higher rates than the rest of the U.S. population. Despite the growing need for safe, decent homes, federal investments in affordable housing on Tribal lands have been chronically underfunded for decades, particularly in more rural and remote areas. Recent changes to federal Native housing programs have led to an even greater reduction in resources for communities most in need.

The National Low Income Housing Coalition, in partnership with Native housing leaders and advocates, strongly urges Congress to increase funding to build and preserve affordable homes in Native communities with the greatest needs. Additionally, gaps persist in Native housing research, and NLIHC works with Native housing partners to accurately represent the long-ignored housing pressures in Native communities.

## AREAS WITH THE GREATEST NEEDS

- Native communities in more rural and remote areas experience additional barriers to accessing affordable housing, including limited access to employment and development resources. HUD identified Tribal communities with the most severe housing needs as those in the Northern Plains region, Alaska, and the Southwest.
- While these communities have significant need, data sources for nearly all federal housing resources undercount these Tribes' populations, leading to less funding for crucial housing programs.

## HIGH POVERTY & LOW INCOMES

Because of high poverty rates and lower median incomes, Native people living on Tribal lands have fewer resources to meet their housing needs.

- **High Poverty.** One-third (32%) of Native households on Tribal lands live in poverty, compared to 18% of households nationwide. Tribal lands in the Northern Plains, a largely rural region, have an especially high poverty rate of 41%.
- **Lower Incomes.** In 2015, the annual median household income among Native Americans and Alaska Natives was \$37,408, or 33% less than the national median income and 15% lower than households in non-metro areas.

## OVERCROWDING AND POOR LIVING CONDITIONS

More than a third of Native families in Tribal lands live in homes that are overcrowded or lack basic amenities, such as plumbing, a refrigerator, or heating.

- **Overcrowded Homes.** Having as many as three or four families living in a two or three bedroom home to prevent homelessness is common in Tribal lands, often leading to overcrowding. Nearly 16% of households across Tribal lands live in overcrowded conditions, compared to 2.2% nationally.
- **Poor Housing Conditions.** Families living on Tribal lands are almost 5 times more likely to live in poor housing conditions compared to the general population. They are 5 times more likely to live

in homes that lack basic plumbing, nearly 4 times more likely to live in homes without a sink, range, or refrigerator, and 1,200 times more likely to live in homes with heating issues. The hardest hit communities are in the largely rural regions of the Northern Plains, Alaska, and the Southwest.

## LACK OF INFRASTRUCTURE

Native people living on Tribal lands face unique development barriers to building and preserving safe, decent, and affordable homes.

- **High Development Costs.** Half of Tribal governments indicate that development costs were a very serious or fairly serious barrier to building affordable homes.
- **Limited Infrastructure.** Infrastructure for sewage, gas, electricity, and highways can be limited on Tribal lands, especially in more remote regions. Some 70% of Tribal governments identify infrastructure costs as a major barrier to further development.
- **Discriminatory lending practices.** Many lenders refuse to loan money on Native trust lands and it is often impossible to locate appraisers who will work on or fairly appraise trust lands.

**For more information, contact NLIHC Housing Policy Analyst Kayla Laywell ([klaywell@nlihc.org](mailto:klaywell@nlihc.org)).**

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<sup>1</sup> Pindus, N., Kingsley, G. T., Biess, J., Levy, D. K., Simington, J., Hayes, C., Urban Institute. [Housing Needs of American Indians and Alaska Natives in Tribal Areas: A Report from the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs](#). U.S. Department of Housing and Urban Development, Office of Policy Development and Research, January 2017.

<sup>2</sup> National Alliance to End Homelessness. "[State of Homelessness: 2023 Edition](#)."

<sup>3</sup> Pindus, N., Kingsley, G. T., Biess, J., Levy, D. K., Simington, J., Hayes, C., Urban Institute. [Housing Needs of American Indians and Alaska Natives in Tribal Areas: A Report from the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs](#). U.S. Department of Housing and Urban Development, Office of Policy Development and Research, January 2017.

<sup>4</sup> Ibid.

<sup>5</sup> "[New Detailed Statistics on Race, Hispanic Origin, Ancestry and Tribal Groups](#)." U.S. Census Bureau, July 2017.

<sup>6</sup> Posey, Kirby. "[Household Income: 2015](#)." U.S. Census Bureau, September 2016.

<sup>7</sup> Shapiro, Isaac and Arloc Sherman. "[Non-Metro Areas Gained About as Much as Metro Areas in 2015, American Community Survey Data Indicate](#)." Center on Budget and Policy Priorities, September 2016.

<sup>8</sup> HUD defines a household as overcrowded if the home contains more than one person per room.