RED CLIFF HOUSING NEEDS ASSESSMENT 2021

Summary of Results

404
COMPLETED SURVEYS*

87%
RESPONSE RATE

1,401
POPULATION ESTIMATE

*Onreservation sample. Totals do not include blank surveys; reported percentages were calculated based on total responses for each question. Not all respondents answered every question.

1,217
Red Cliff residents' information was collected in the survey

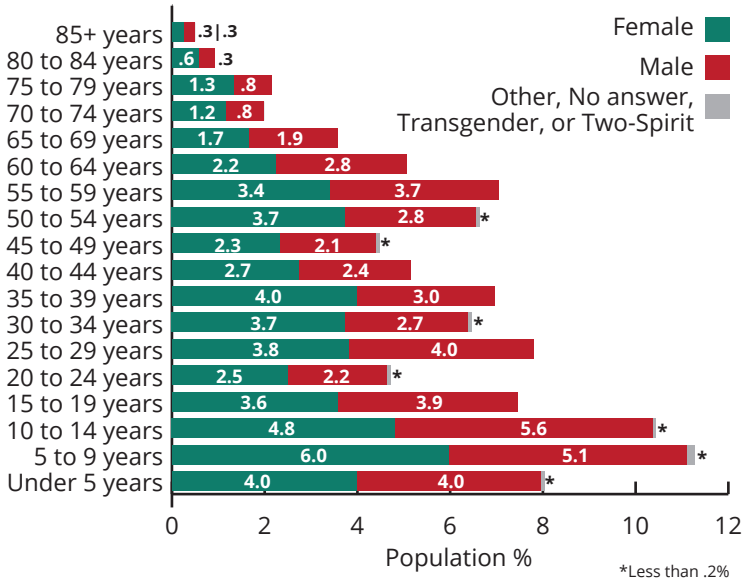
90.9%
are **American Indian or Alaska Native**

7.0%
of adults **served** in U.S. Armed Forces, Reserves, or National Guard

27.3%
live in homes that are **overcrowded**

Population in Surveyed Households

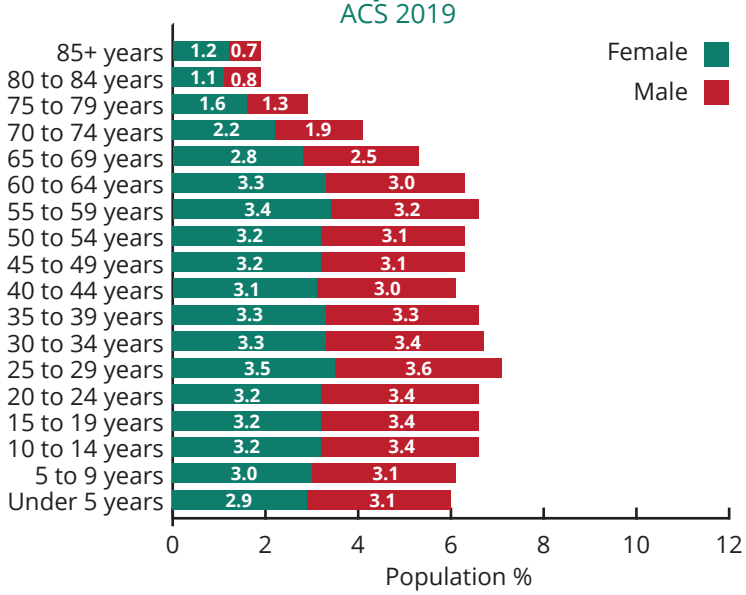
Housing Needs Assessment, 2021



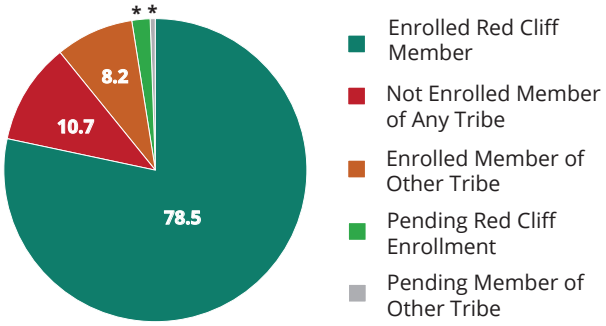
*Less than .2%

US Population

ACS 2019



Membership Status On Reservation



Total responses | 404

*Less than 2%

30.0
was the **average age** of the surveyed population

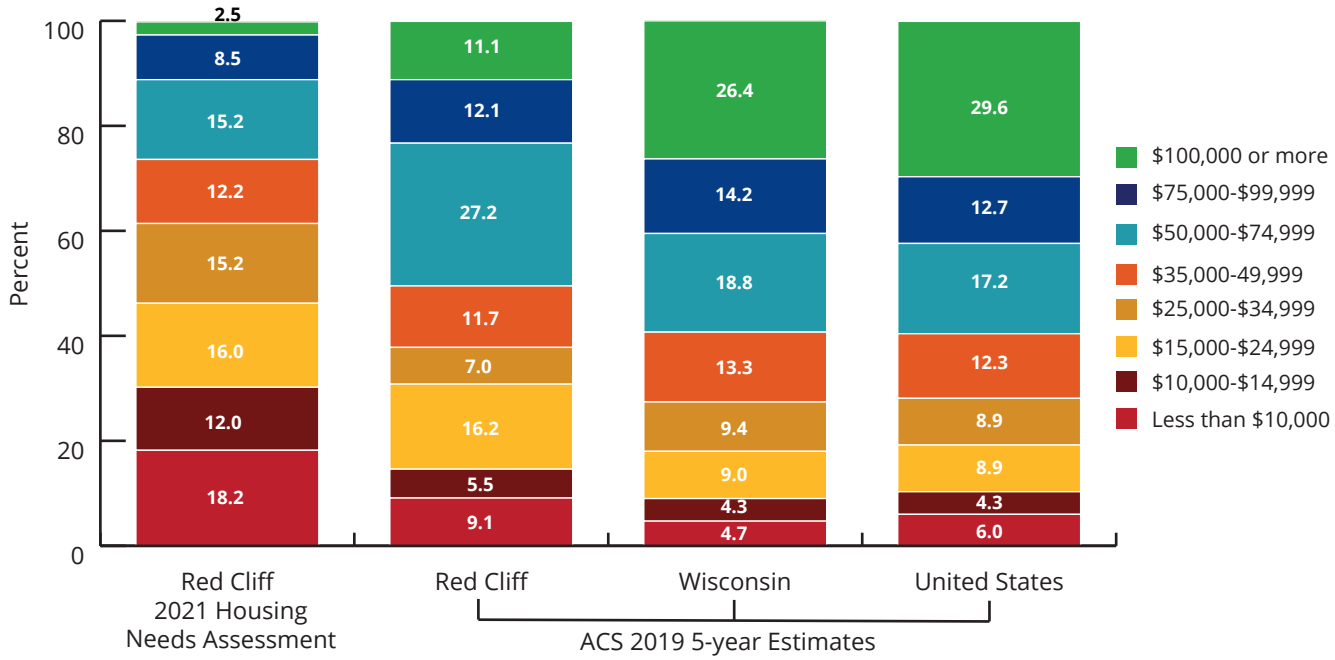
51.8%
of individuals in surveyed households identified as **female** (48.2% male)

34.3%
of individuals in surveyed households were **children** (under 18 years of age)

21.0%
of individuals in serveyed households were **elders** (55 and over)

INCOME

Household Income Comparison



42.4%
of households were **below the federal poverty level** (FPL)

52.9%
of households with a child were **below the federal poverty level** (FPL)

Household Income

MEAN:	$34,560
MEDIAN:	$28,003
RANGE:	$0 – $200,000

Relation to Federal Poverty Level

	ALL HOUSEHOLDS	HOUSEHOLDS WITH CHILDREN	HOUSEHOLDS WITH ELDERS AGE 55+
0 - 25% Federal Poverty Level	32 (8.0%)	17 (9.2%)	4 (2.1%)
25.1% - 50% Federal Poverty Level	41 (10.3%)	32 (17.3%)	8 (4.2%)
50.1% - 75% Federal Poverty Level	51 (12.8%)	28 (15.1%)	22 (11.5%)
75.1% - 100% Federal Poverty Level	45 (11.3%)	21 (11.3%)	21 (11.0%)
100.1 - 130% Federal Poverty Level	35 (8.8%)	17 (9.2%)	17 (8.9%)
130.1 - 138% Federal Poverty Level	7 (1.8%)	5 (2.7%)	3 (1.6%)
138.1 - 150% Federal Poverty Level	11 (2.8%)	6 (3.2%)	6 (3.1%)
150.1 - 200% Federal Poverty Level	52 (13.0%)	21 (11.4%)	30 (15.7%)
Above 200% Federal Poverty Level	126 (31.5%)	38 (20.5%)	80 (41.9%)

EMPLOYMENT

Job Status

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%)

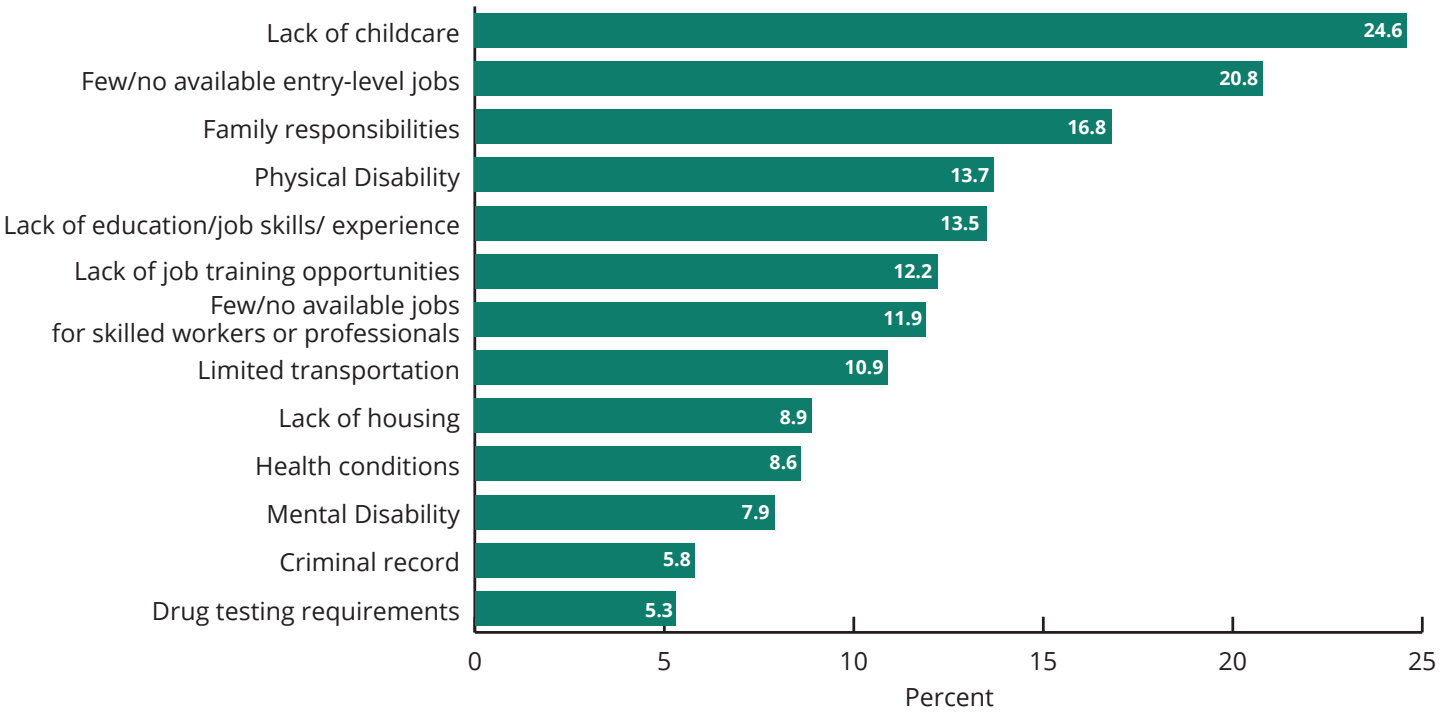
*Multiple-answer question. Percentages add up to more than 100%.

52.2%
of unemployed adults **did not** work in the past year

29.2%
of elders 55+ **worked permanent full-time or part-time** jobs

93.5%
of seasonal workers were employed during the **summer** (22.1% employed during the winter)

Reported Barriers to New Employment (Respondent could choose up to 3)



Total responses | 395
Percentages add up to more than 100%.

HOUSING

Total Number of People in Current Unit

AVERAGE:	3.01 PEOPLE
MEDIAN:	3 PEOPLE
RANGE:	1 – 13 PEOPLE
ACS REPORTED AVG:	2.72 PEOPLE

52.2%
of households **rent their** home; 4% occupy without any monthly payment

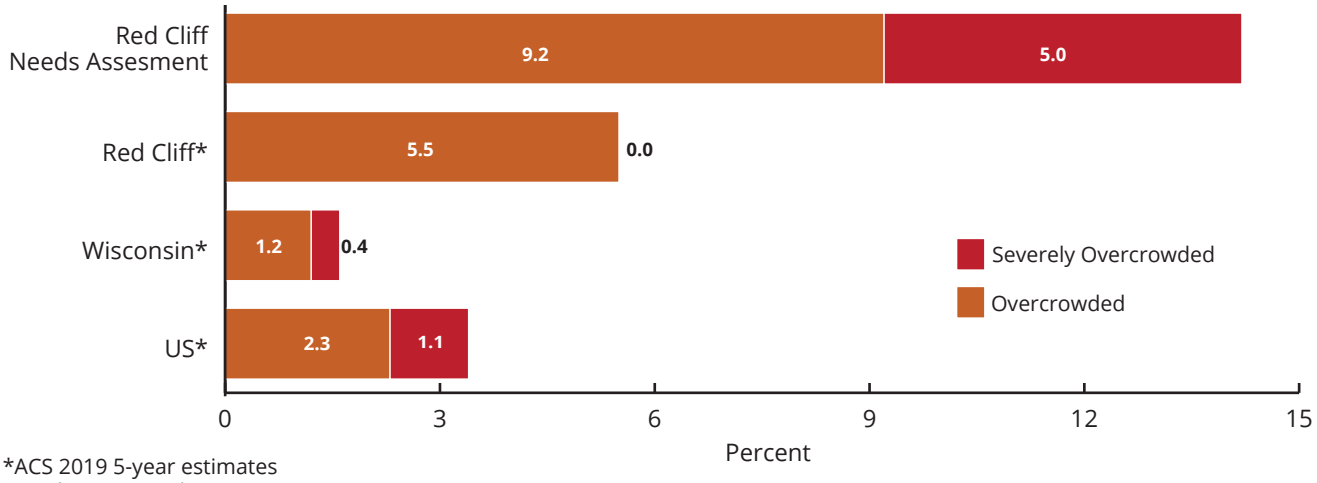
10.8%
of households were **severely cost-burdened** (paid more than 50% of income on housing)

3.2%
of households **lack essential kitchen or plumbing facilities**

46.8%
of households are **interested in buying** or renting-to-own a new home

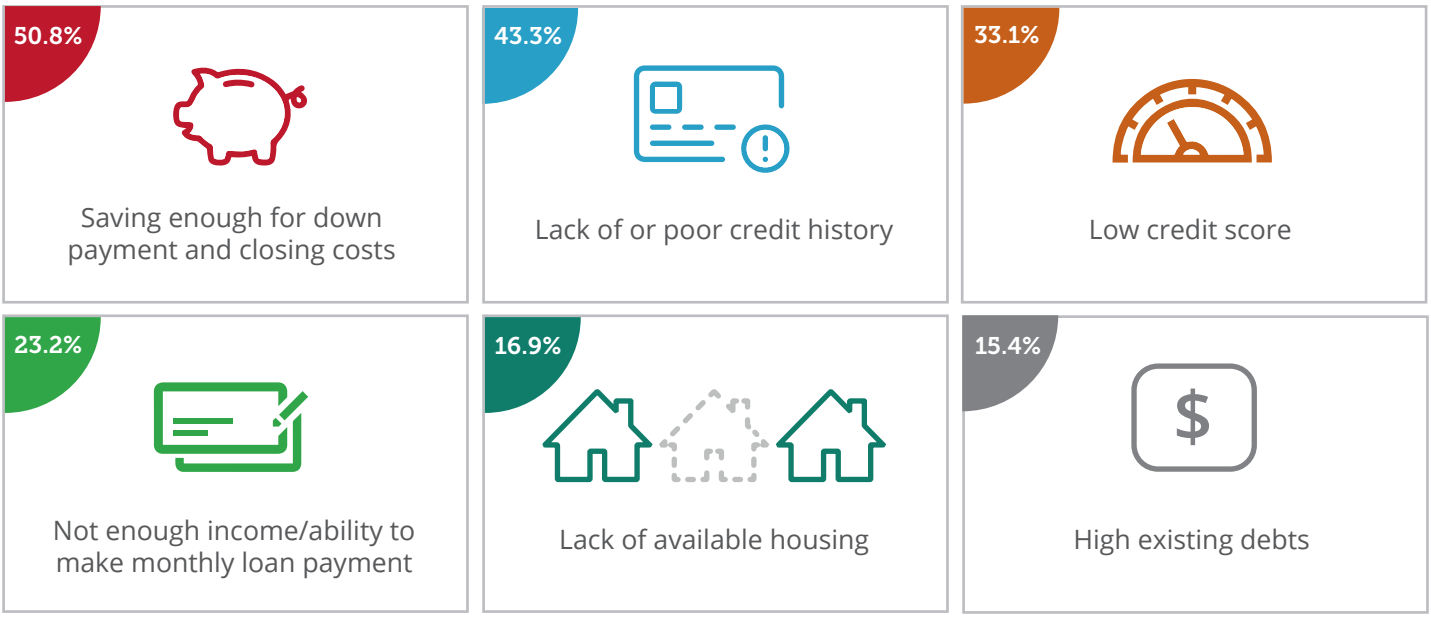
Overcrowding Rate Comparison

An overcrowded household has more than 1 person per room; severely overcrowded households have more than 1.5 persons per room.



*ACS 2019 5-year estimates
Total responses | 404

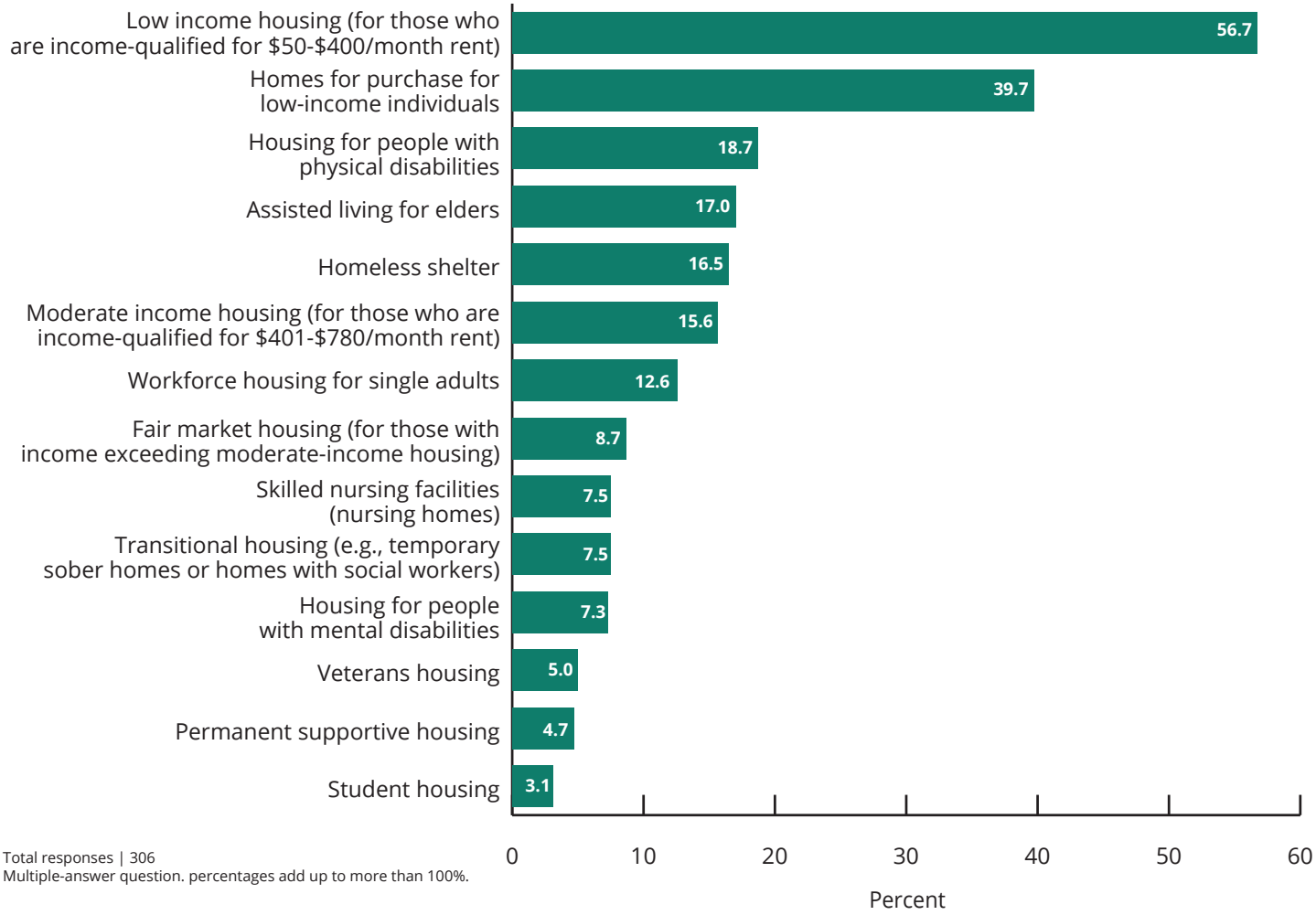
Top Barriers to Homeownership (Respondent could choose up to 3)*



*Multiple-answer question. Percentages add up to more than 100%.

HOUSING

Additonal Housing Needed on The Red Cliff Reservation

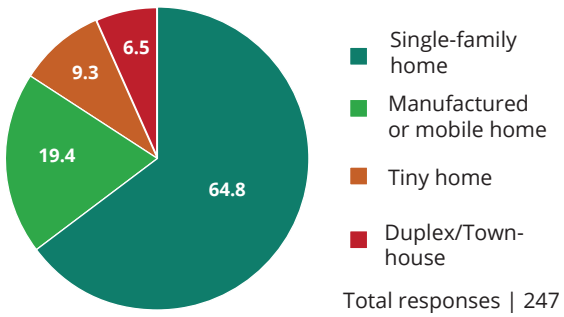


Total responses | 306
Multiple-answer question. percentages add up to more than 100%.

Housing Costs as Percentage of Income

Less than 10.0 percent	102	(25.5%)
10.0 to 14.9 percent	74	(18.5%)
15.0 to 19.9 percent	61	(15.3%)
20.0 to 24.9 percent	41	(10.3%)
25.0 to 29.9 percent	36	(9.0%)
30.0 to 34.9 percent	14	(3.5%)
35.0 to 39.9 percent	13	(3.3%)
40.0 to 49.9 percent	14	(3.5%)
50.0 percent or more	45	(11.3%)

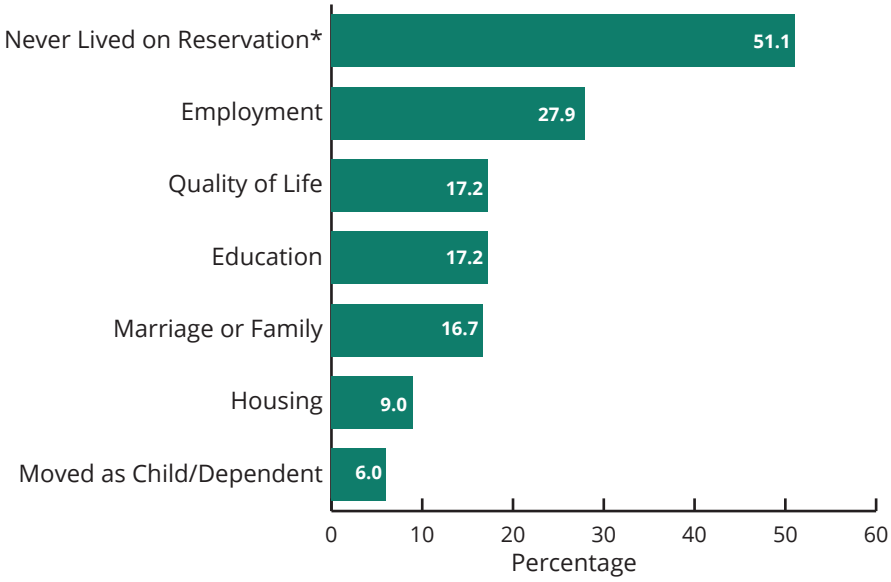
Preferred Type of Home for Purchase



Total responses | 247

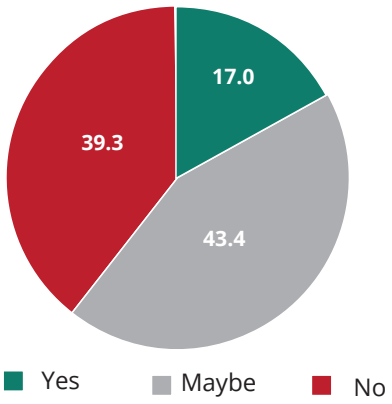
Off-Reservation Survey

Why Moved Away From Reservation



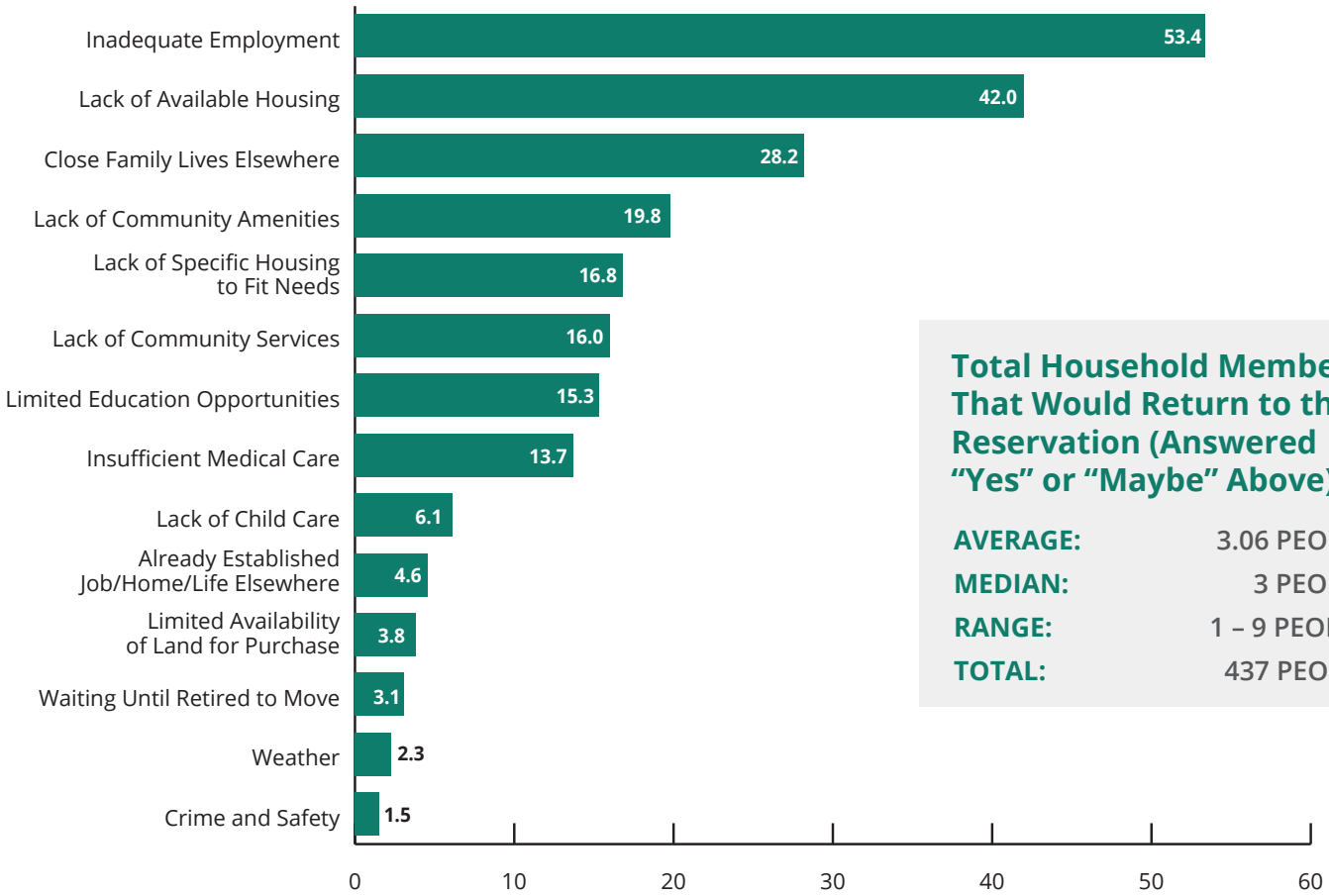
Total responses | 243
Multiple-answer question. percentages add up to more than 100%.

Desire to Return to Reservation



Total responses | 241

Barriers to Moving Back to Reservation



Total responses | 243
Multiple-answer question. percentages add up to more than 100%.

Total Household Members That Would Return to the Reservation (Answered "Yes" or "Maybe" Above)

AVERAGE:	3.06 PEOPLE
MEDIAN:	3 PEOPLE
RANGE:	1 – 9 PEOPLE
TOTAL:	437 PEOPLE

Red Cliff Band Housing Needs Assessment

Survey Results

Red Cliff, WI

April 21, 2020

Our Team

- Managing Director: Kevin Klingbeil
- Research Associate: Rachel Kramer
- Data Analyst: Harry Maher

BIG WATER CONSULTING

Overview

Project Background

- Goals/Purpose and Methodology
- Timeline

Survey Results:

- Census Challenge Results
- Demographics
- Income
- Employment
- Housing
- Off-Reservation Survey

Next Steps

- Use of Data in Strategic Planning
- Census Challenge Timeline
- Data Transfer

Project Background

Overview of the Project

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

Target Population: On-Reservation Survey: All households within the reservation.

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

Overview of the Project

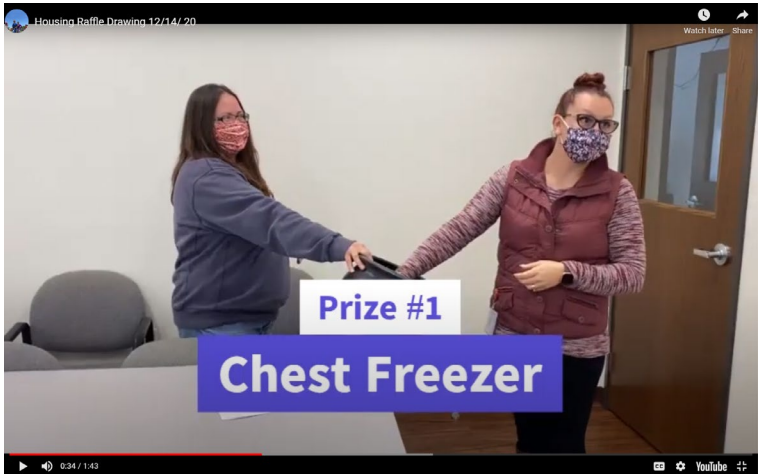
Survey Methods:

- Online form (accessed with survey code provided in survey packet)
- Paper form (left with respondent for pick-up on request or completed at housing authority)
- In-person visits upon request (using full PPE)
- Liz Boyd as Survey Manager

Overview of the Project

Incentives:

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



Overview of the Project

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

Overview of the Project: IHBG Funding

- RCCHA Received $1,111,310 in IHBG funding in 2021
  - $953,489 – FCAS Portion (before deductions)
  - $169,062 – Needs Portion (before deductions)
- FCAS Portion
  - Determined by the number of Formula Current Assisted Stock (117 Low Rent units)
  - Will not change due to a Census Challenge
- Needs Portion
  - Uses a formula to determine the allocation based on seven variables
  - Uses aged decennial census data for population of AIANs
  - Uses American Community Survey (ACS) data for six other variables based on income, overcrowding in units, incomplete kitchen or plumbing, housing cost burden, or “housing shortage”
  - ACS data rely on very small samples that have a high degree error on small reservations due to sampling methods
  - A “Census Challenge” allows a tribe to collect and challenge need-based data

Survey Results

Survey Response

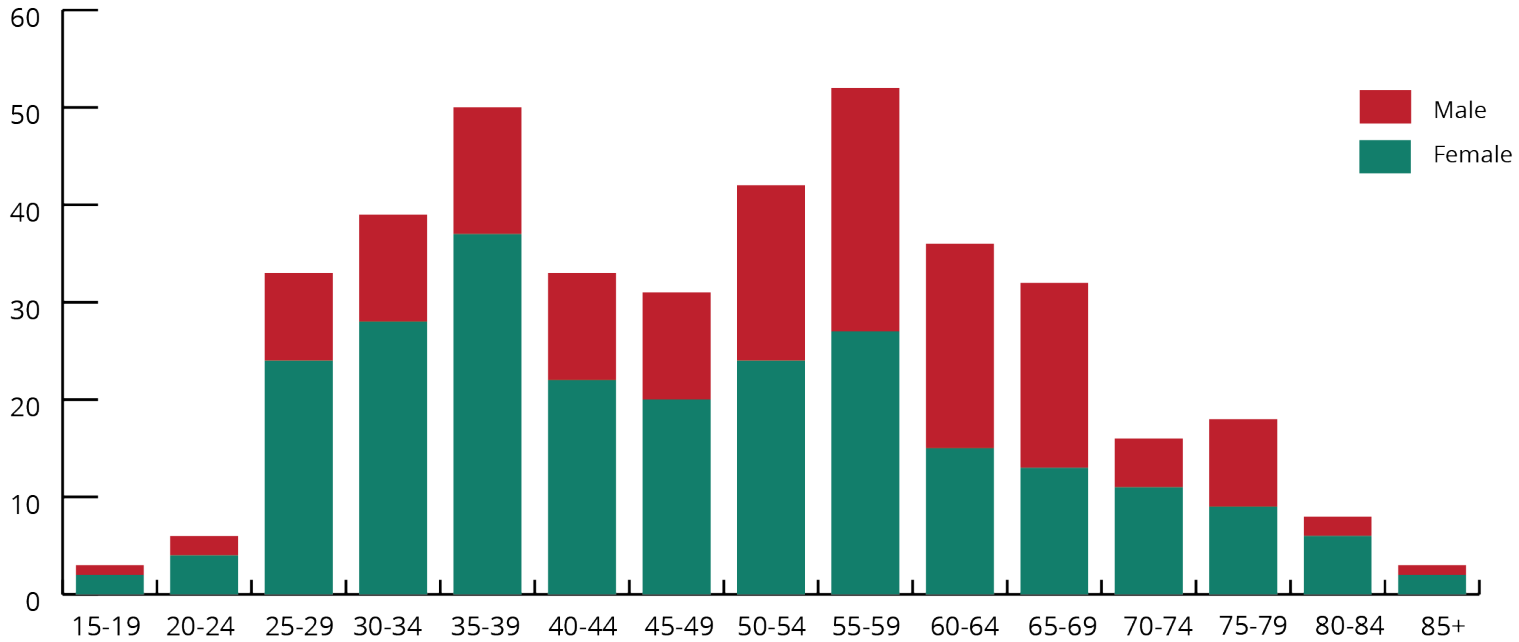
- Of 575 Units on reservation, 465 were determined to be occupied
  - Of the 110 unworkable cases:
    - 6 points were not tied to a specific existing unit (duplicate points, or mobile homes that had been moved)
    - 3 points were non-residential units
    - 14 units were declared uninhabitable and vacant
    - 34 units were vacant because they are primarily used as seasonal summer homes
    - 53 additional units were vacant for other reasons (being used for storage, for rent or sale, unknown, or potentially needing repairs or remediation/boarded up)
- 404 households responded to the survey
  - 87% response rate
  - 1,217 residents' information was collected in the survey

Census Challenge Results

Needs Variable	Weight (%)	2021 IHBG Formula Data, Single-Race	Census Challenge Results (Single-Race AIAN)	% Change from 2021 Formula Data	2021 IHBG Formula Data, Multi-Race	Census Challenge Results (Multi-Race AIAN)	% Change from 2021 Formula Data
AIAN persons	11	1,073	743	(30.76%)	1,085	1,274	17.42%
AIAN households with income less than 30% of Formula Median Income	13	65	100	53.85%	69	170	146.38%
AIAN households with income between 30% and 50% of Formula Median Income	7	70	47	(32.86%)	70	74	5.71%
AIAN households with income between 50% and 80% of Formula Median Income	7	55	58	5.45%	59	92	55.93%
AIAN households that are over-crowded (more than 1.01 persons per room) and/or without complete kitchen or plumbing	25	25	53	112.00%	25	76	204.00%
AIAN households with housing cost burden greater than 50% of formula annual income	22	15	28	86.67%	15	50	233.33%
AIAN households with a formula annual income up to 80% of formula median income less the number of Current Assisted Stock	15	73	88	20.55%	81	219	170.37%

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)

Demographics Overview

- 90.9% of people in responding households are AIAN
- 7.0% of adults served in the US Armed Forces, Reserves or National Guard
- 34.3% of individuals in responding households were children (under 18 years of age)
- 21.0% of individuals in responding households were elders (55 and over)

Demographics – Population and Race

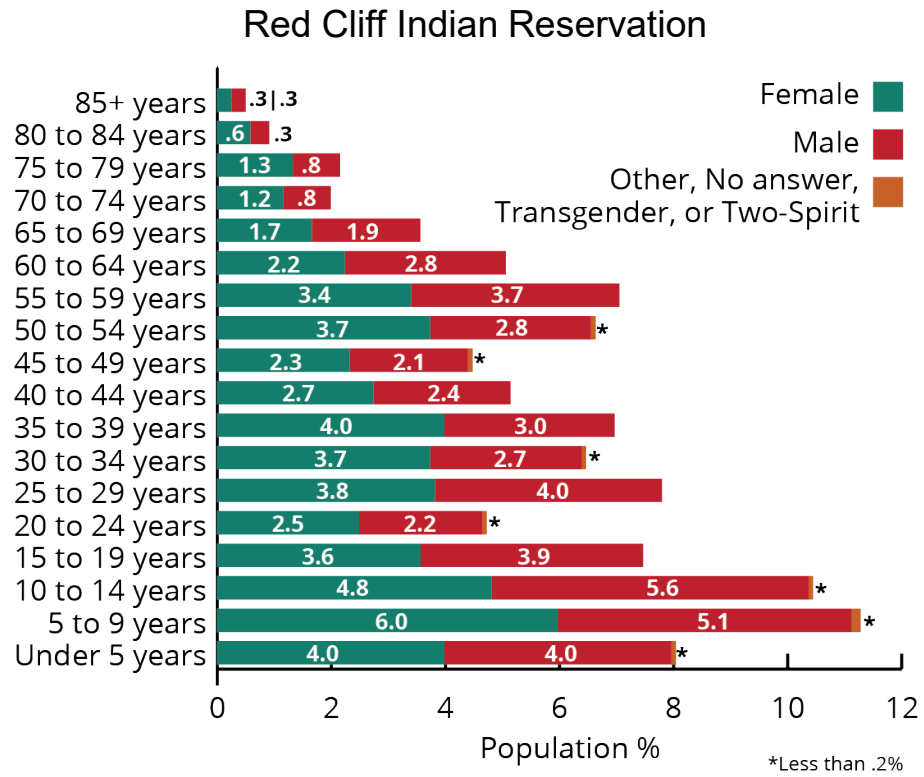
Compared to ACS Data:

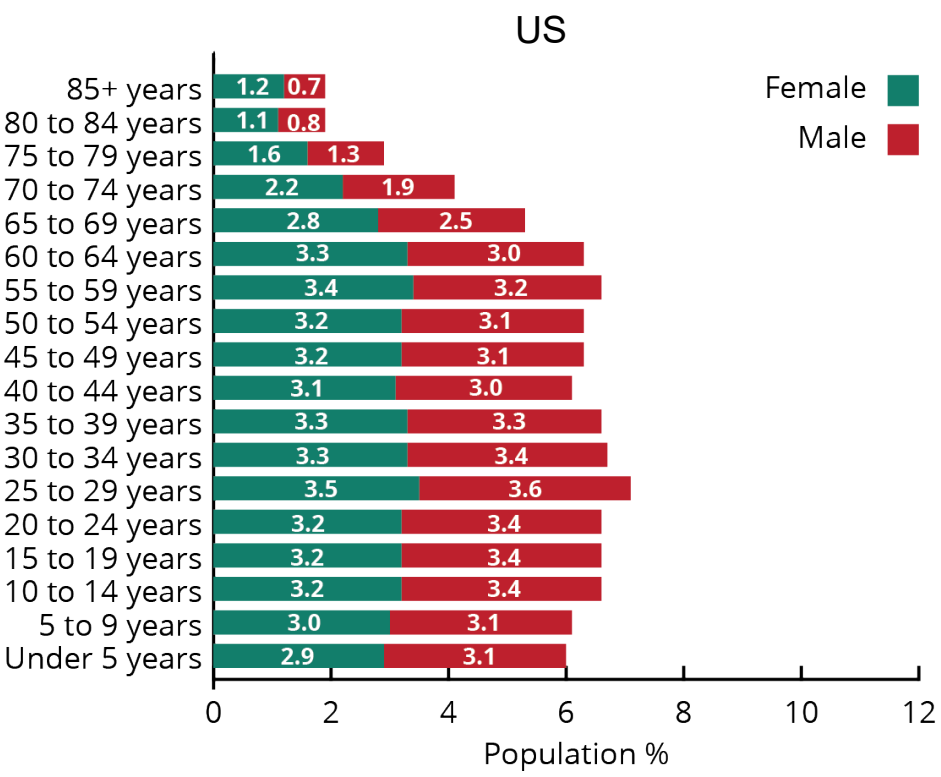
- Overall higher population in this survey
  - Due to higher average number of household occupants
- Fewer Single-Race AIAN compared to Census data, but more AIAN in combination with other races

	Red Cliff Housing Needs Assessment		ACS 2019*	
	Number	Percentage	Number*	Percentage*
Total Population	1,401	-	1,283	-
Female	726	51.8%	678	52.8%
Male	675	48.2%	605	47.2%
Single-race AIAN	743	53.0%	1,048	81.7%
AIAN alone or in combination with one or more other races	1,274	90.9%	1,081	84.3%

*ACS 2019 5-year estimates

Demographics – Age and Gender





Demographics – Age and Gender

- Sex ratio skews towards female – 93.1 males per 100 females
- Lower median age—many children
- High age dependency ratio indicates lower potential economic output
  - Ratio of those who are not of typical working age to those who are of a typical working age (ages 18 to 64)
- Age dependency ratio driven by high child dependency ratio
- Low old age dependency ratio
  - Fewer elders on reservation compared to the rest of the US and Wisconsin

	Red Cliff 2021 Needs Assessment	Red Cliff ACS Data*	Wisconsin*	United States*
Sex/Gender ratio (males per 100 females)	93.1	89.2	98.9	97.0
Median Age	30.0	31.5	39.5	38.1
Child Age Dependency Ratio	60.9	45.6	36.0	36.6
Old Age Dependency Ratio	16.0	17.8	26.8	25.3
Age Dependency Ratio	77.0	63.4	62.8	62.0

*ACS 2019 5-year estimates

Household Income

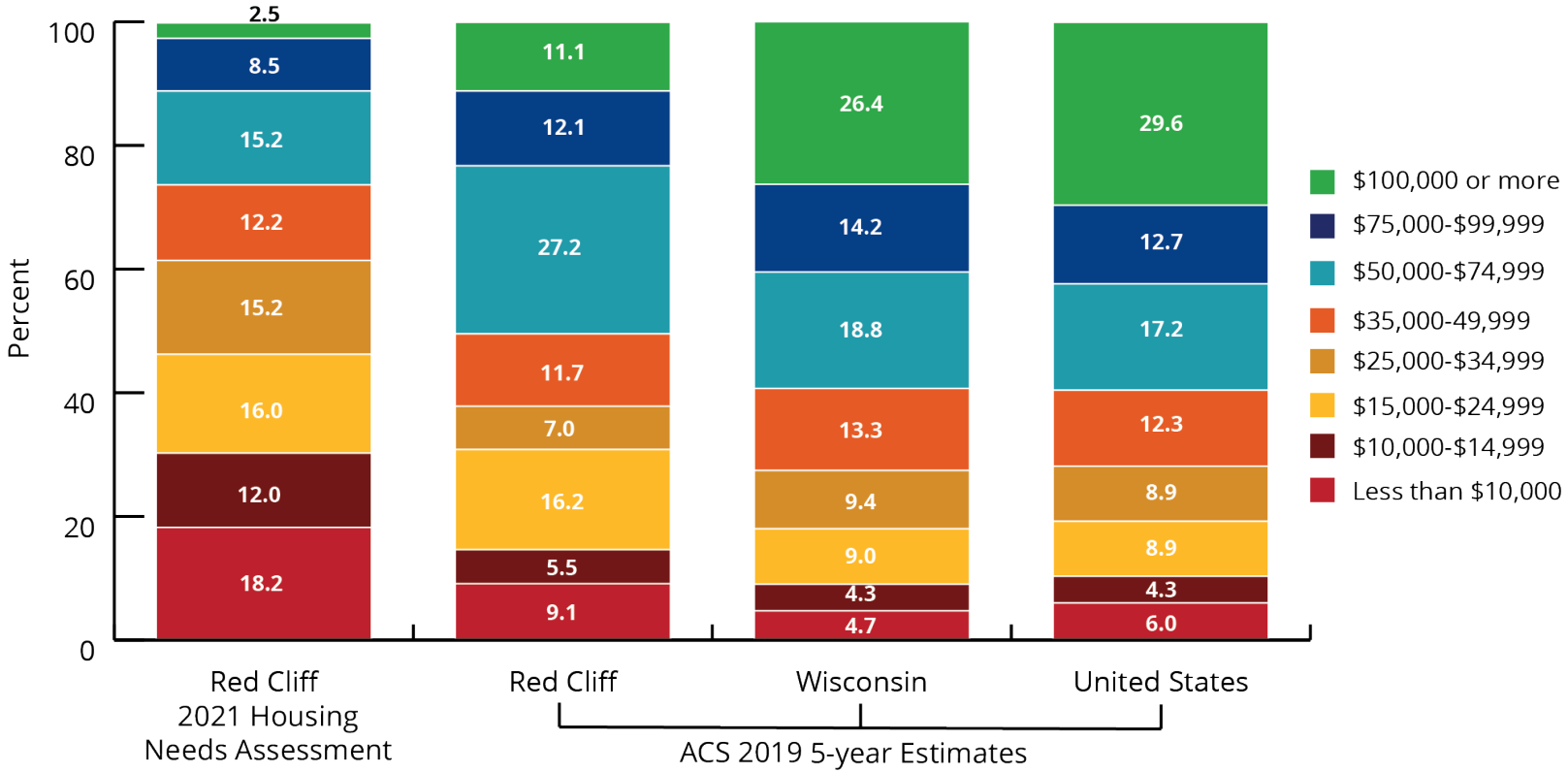
	Red Cliff 2021 Needs Assessment	Wisconsin*	United States*
Median Income	$28,003	$61,747	$65,712
Mean Income	$34,560	$80,674	$92,324

*ACS 2019 5-year estimates

- 76.2% households are considered “Low Income” based on HUD Standards (80% AMI)
- 38.0% households are considered “Extremely Low Income” based on HUD standards (30% AMI)
- 42.4% households are at or below the federal poverty level (FPL)

Income

Annual Household Income Comparison



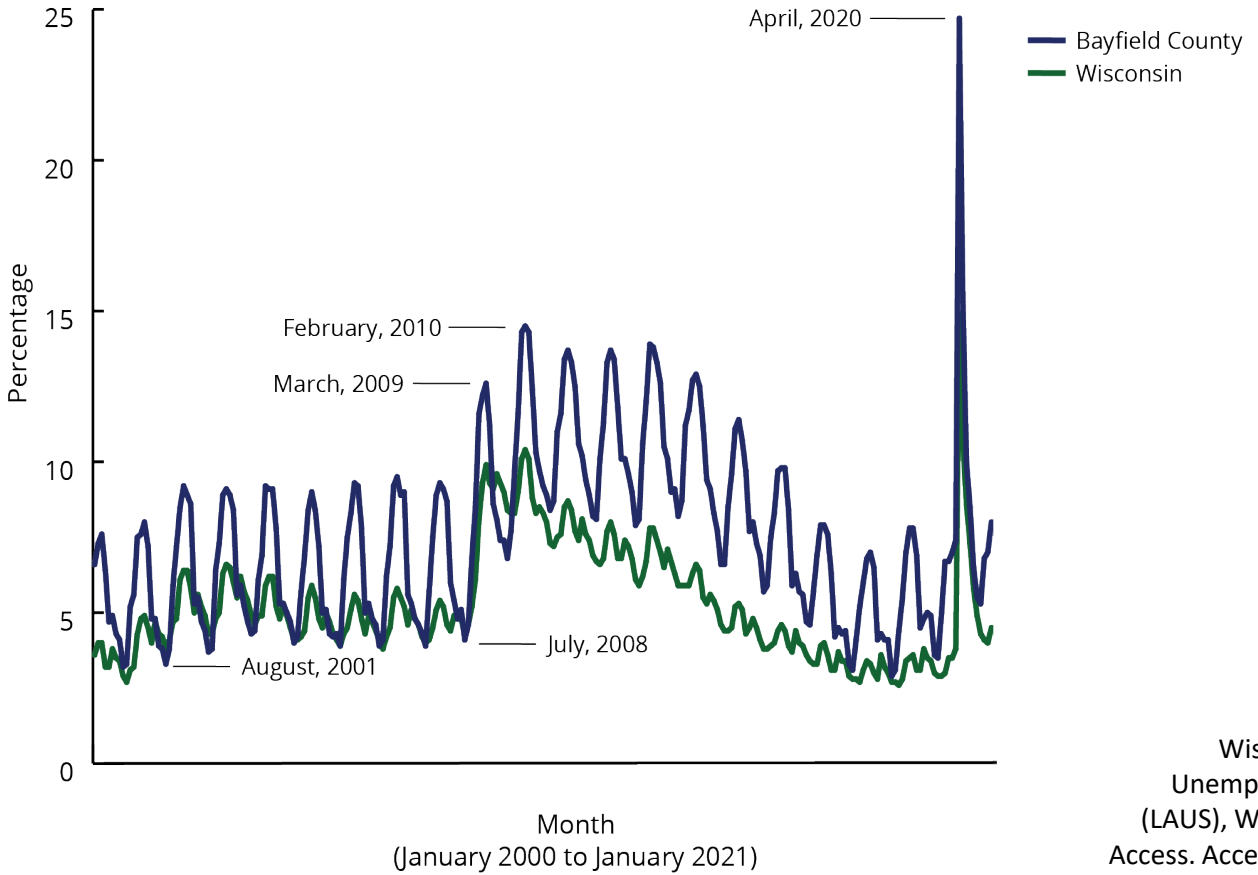
Employment Status

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

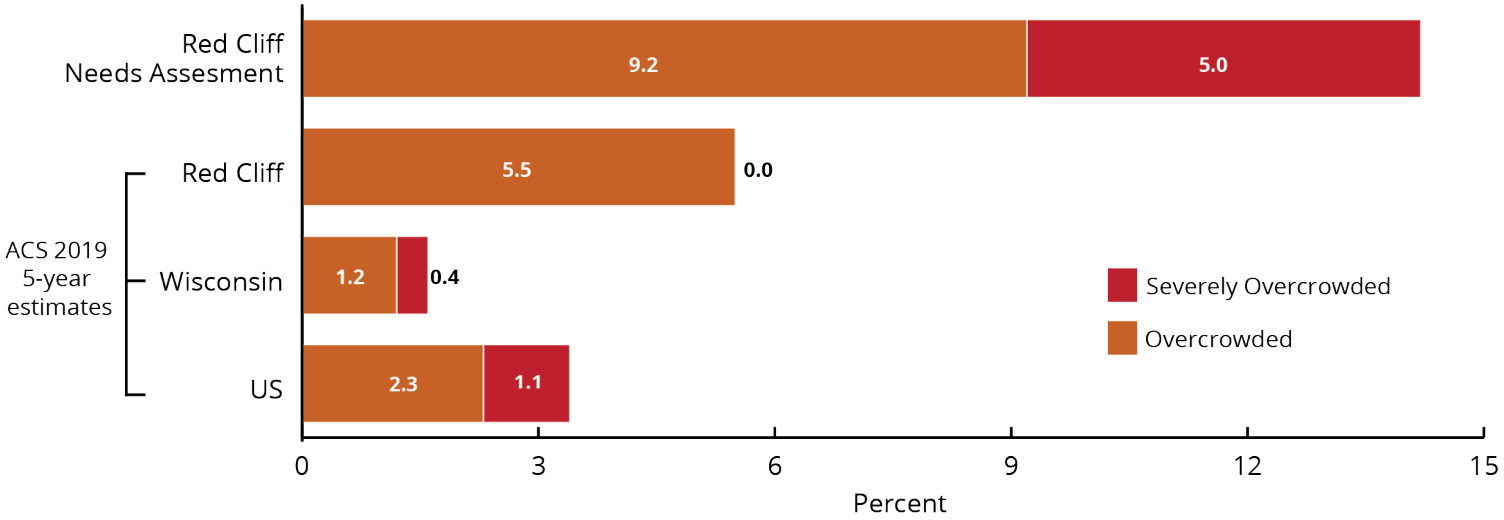
- 465 occupied housing units on reservation
  - 52.2% renters, 43.8% homeowners, 4.0% occupy without payment of rent
- Severe housing shortage on the Red Cliff Indian Reservation
  - High rates of overcrowding in homes
    - An “overcrowded” household has more than 1.0 persons per room, including kitchens 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)
- High interest in homeownership
  - 46.8% interested in buying or renting-to-own a new home

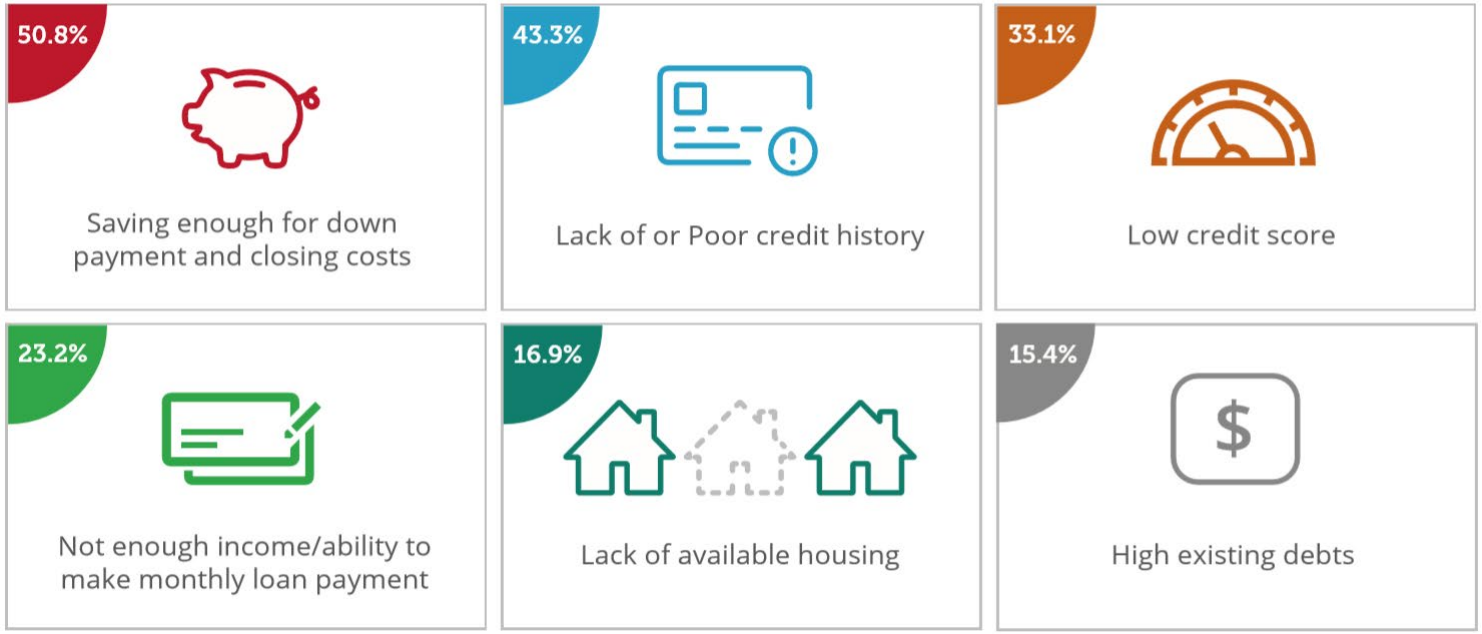
Housing – Overcrowding

Overcrowding Comparison



Total responses | 404

Top Barriers to Homeownership (Choose top 3)



Other barriers that 5% or more selected:

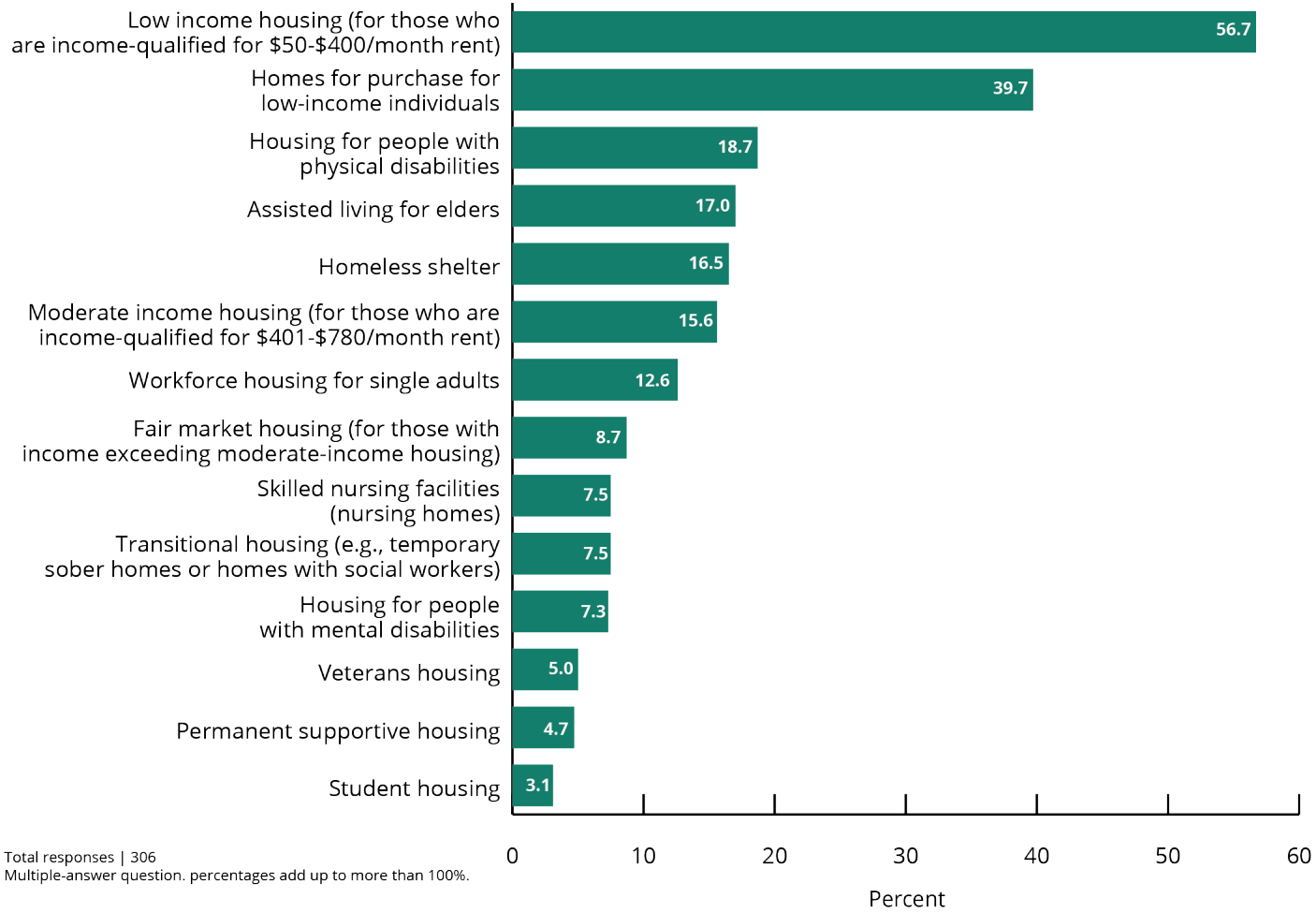
- Lack of Information or understanding about the home buying process
- Too many administrative hurdles
- High cost (money/Time) of maintenance and repairs
- Lack of access to bank or lending institution
- Cost of Infrastructure
- Lack of available land
- Inability to get lease/lot in desired location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

Housing Costs as Percentage of Income

	Red Cliff Reservation			U.S.*		
Costs	**Renters**	**Homeowners With Mortgage**	**Homeowners Without Mortgage**	**Renters**	**Homeowners With Mortgage**	**Homeowners Without Mortgage**
Less than 10.0 percent	**9.1%**	**15.9%**	**51.1%**	4.1%	45.9% (0-20%)	44.9%
10.0 to 14.9 percent	19.1%	29.5%	16%	9%		19.4%
15.0 to 19.9 percent	16.3%	22.7%	12.2%	12.9%		11.1%
20.0 to 24.9 percent	14.8%	11.4%	3.1%	12.9%	15.7%	6.7%
25.0 to 29.9 percent	13.4%	0%	5.3%	11.6%	10.5%	4.3%
30.0 to 34.9 percent	4.3%	2.3%	3.1%	9.1%	6.9%	2.9%
35.0 to 39.9 percent	4.3%	4.5%	0.8%	6.7%	20.9% (35%+)	10.6% (35%+)
40.0 to 49.9 percent	4.8%	6.8%	0.8%	9.1%		
50.0 percent or more	**13.9%**	**6.8%**	**7.6%**	**24.7%**		

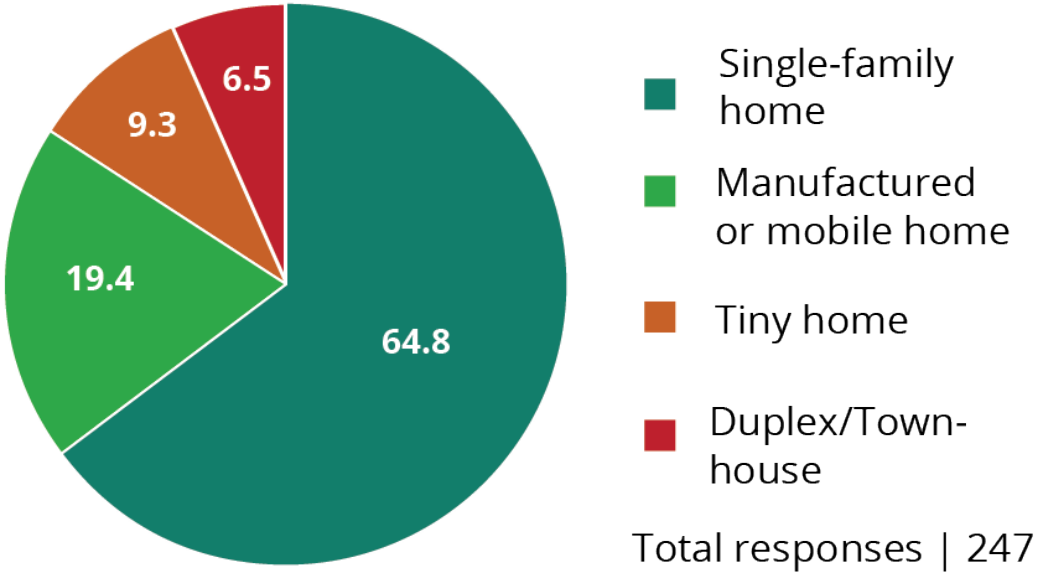
*ACS 2019 5-year estimates

Preferred Types of Additional Housing on the Red Cliff Reservation



Total responses | 306
Multiple-answer question. percentages add up to more than 100%.

Preferred Housing Type for Purchase

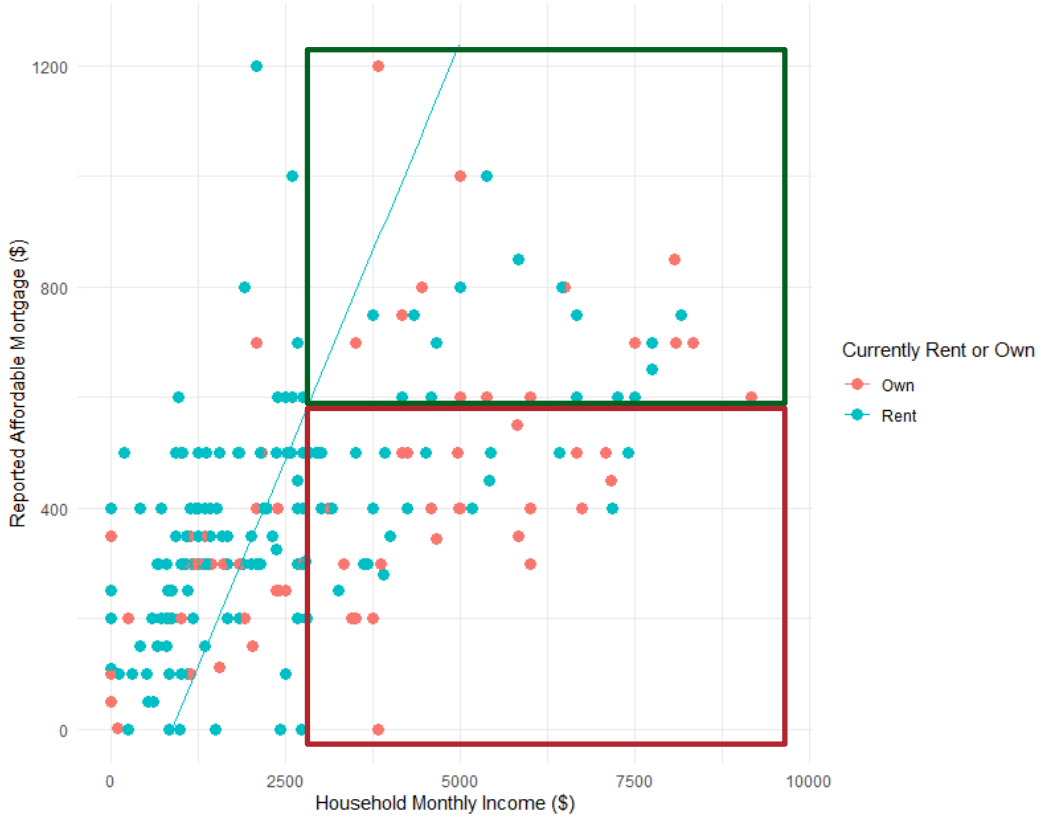


Total responses | 247

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

Mortgage and Affordable Mortgage Perceptions



Given:

- Median monthly bills: $258.33
- 30% Affordability Rule

Household Must earn $2,861.10 to pay $600/month mortgage

Two Categories:

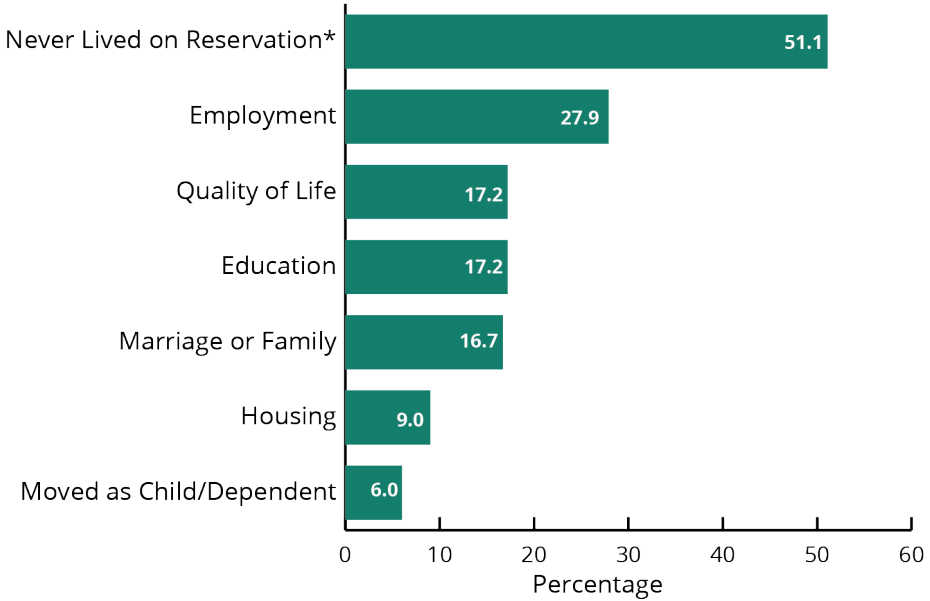
1. Those with enough income and report they can afford $600/month at a minimum
   - Current renters: 17
   - Current homeowners: 15
2. Those with high enough income for a $600 mortgage but reported being able to afford a lower amount
   - Current renters: 21
   - Current homeowners: 24

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

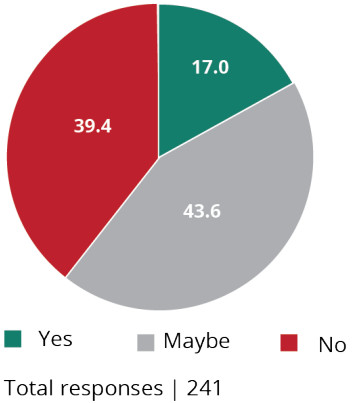
Off-Reservation Results

Why Did They Move From Reservation



Total responses | 243
Multiple-answer question. percentages add up to more than 100%.

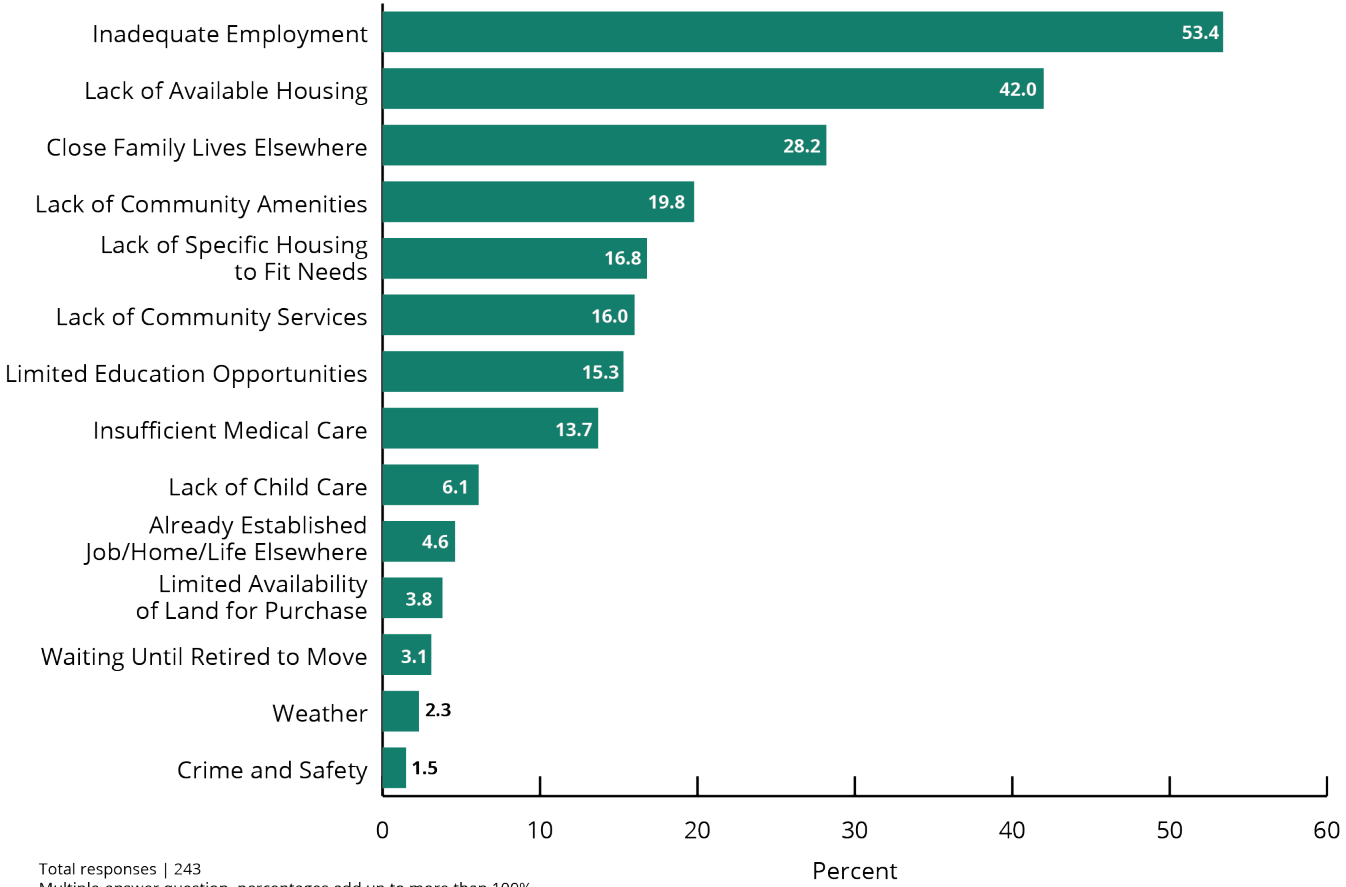
Desire to Return to Reservation



Total responses | 241

- Total of 437 people in 143 households that said “yes” or “maybe” desire to return to reservation (41 households “Yes”)

Barriers to Returning to Reservation



Total responses | 243
Multiple-answer question. percentages add up to more than 100%.

Off-Reservation Income and Credit Scores (Among "Yes" or "Maybe" Interested in Returning to Reservation)

Household Income

Income	Responses (Percentage)
Less than $10,000	6 (4.1%)
$10,000 to $14,999	7 (4.8%)
$15,000 to $24,999	11 (7.5%)
$25,000 to $34,999	11 (7.5%)
$35,000 to $49,999	29 (19.7%)
$50,000 to $74,999	27 (18.4%)
$75,000 to $99,999	21 (14.3%)
$100,000 to $149,999	19 (12.9%)
$150,000 to $199,999	9 (6.1%)
$200,000 or more	7 (4.8%)
Total	147 (100%)

Credit Score

Income	Responses (Percentage)
Excellent (780-850)	47 (31.8%)
Good (660-779)	54 (36.5%)
Fair (600-659)	23 (15.5%)
Poor (500-599)	6 (4.1%)
Very Poor (300-499)	2 (1.4%)
No credit	3 (2%)
I don't know	13 (8.8%)
Total	148 (100%)

Next Steps

Stragegic Planning

- Meeting with Planning Department
  - Determine the structure of the final report to integrate data with strategic planning document
  - Provide essential information to inform strategic planning

Data Transfer

- In an effort to promote data soverignty, we ensure the data will be transferred to our clients in a timely manner
- Big Water Consulting will work with RCCHA to find a home for the raw data collected for this project

Red Cliff Chippewa Housing Authority

RED CLIFF BAND OF LAKE SUPERIOR CHIPPEWA
HUB OF THE CHIPPEWA NATION

IHBG Timeline

- Census Challenge submitted on March 29, 2021
  - HUD Confirmed Reciept same day (prior to deadline)
- HUD will respond before the 2022 allocation
  - In past years, they have responded in December to January
- If/When the data are accepted, they will be used from 2022 to 2027

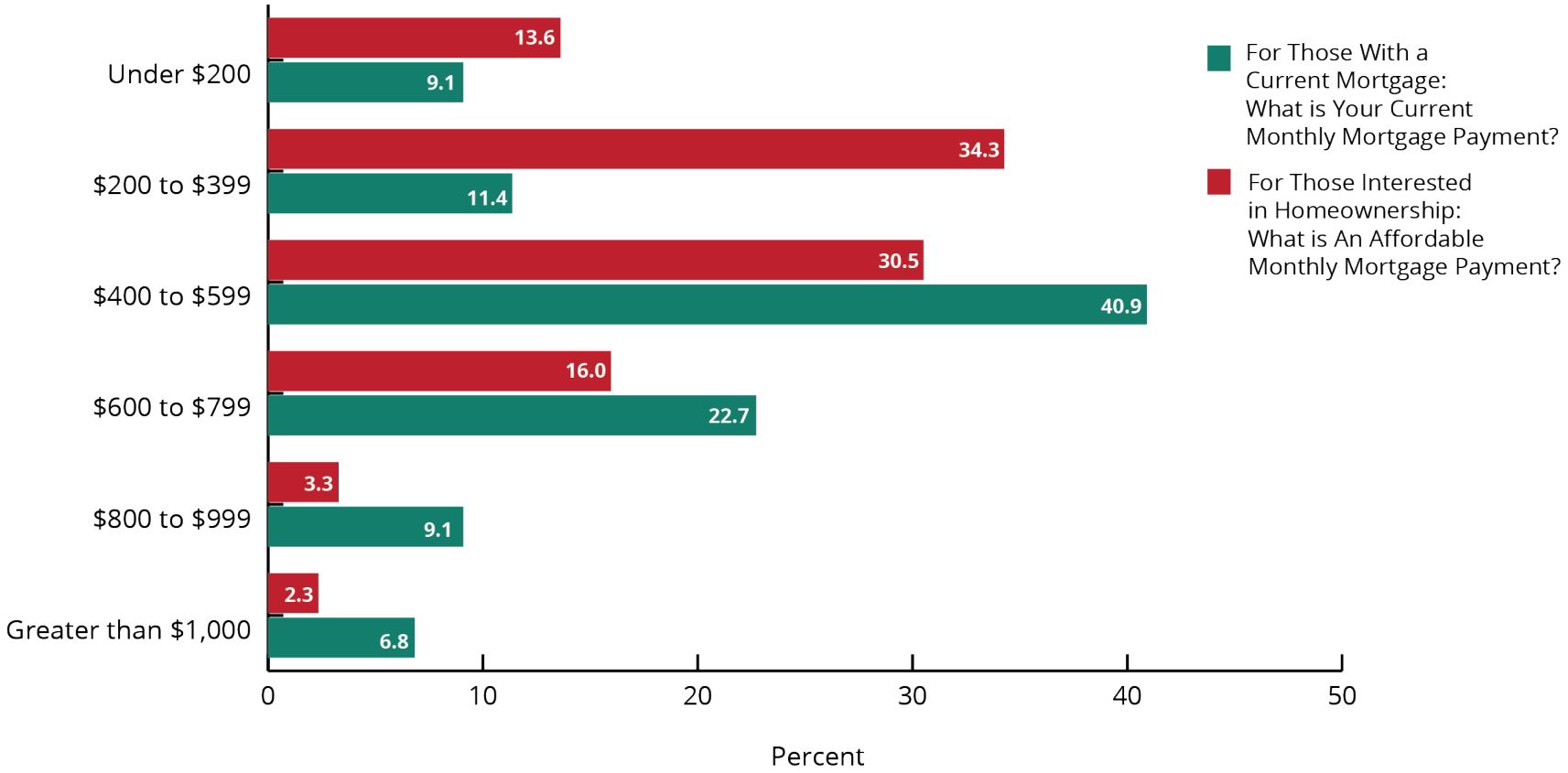
BIG WATER CONSULTING

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

Questions

Contact Us:

kevin@bigwaterconsulting.net

harry@bigwaterconsulting.net

Current Mortgage and Affordable Mortgage Perceptions