



DENVER METRO NATIVE AMERICAN

Housing Needs Assessment

Native American Housing Circle

February 28, 2022

Prepared by:
Amaktoolik Studios
Bowen National Research
Project Moxie



Denver Metro Native American HOUSING NEEDS ASSESSMENT

Native American Housing Circle

The Native American community residing in the greater Denver Metro area represents a growing population with shared unity based on culture and many times, similar perspectives as a group of people negatively affected by policies and social biases. Native American people suffer from chronic underrepresentation in population data counts while overrepresentation in many areas of burdened socioeconomic conditions and needed assistance. This study found that many suffer from housing vulnerabilities compounded from COVID-19 impacts and continuous decline of available, affordable housing. Native Americans living in the greater Denver Metro area are commonly affected by lower incomes, higher poverty, and more significant social biases. This population is the oldest residing indigenous people of the lands contemporarily known as the greater Denver Metro area but suffer generations-long traumas and injustices from policies and discriminatory social ills. Cultural characteristics are unique to this community but sorely ignored in the programs and policies designed for non-marginalized people. The few limited resources tailored to the Native American community are scattered and not easily accessible. Many in need are not aware of resources specifically available to them. Housing challenges for Native Americans living in the greater Denver metro area are significant and getting worse. On the bright side, the housing development climate is of heightened concern across the region, and local municipalities are actively pursuing policies and incentivizing programs to enable low-income and supporting housing options. Additionally, funding from local, state, and federal mechanisms is increasingly finding ways to help alleviate housing needs. Examples in other urban cities where new funding strategies directly benefit Native American communities can be models for the greater Denver metro area urban communities.

Prepared by Amaktoolik Studios with Bowen National Research and Project Moxie

January 2022

Front Cover Photo Credits :
Tara Manthey, Executive Director, DIFRC at Orange Shirt Day
City of Denver skyline photo by Andrew Coop on Unsplash

HOMELESS

Denver Sweeps Encampment Outside Four Winds American Indian Council

CONOR MCCORMICK-CAVANAGH | AUGUST 31, 2021 | 9:01AM



Denver authorities swept a homeless encampment outside Four Winds American Indian Council on August 31. Conor McCormick-Cavanagh



EQUITY

A Native-inclusive safe campsite has opened in Denver. But some lament loss of community.

Indigenous people account for an outsized percentage of homeless people in Denver. Sweeping their camps repeats the historical harms of forced displacement, advocates say.

Kristin Jones 4:46 AM MST on Dec 13, 2021



Walter Lee Otterman Hawkins-Long (Buhingla Mato, his Lakota name) used to live in an encampment at the Four Winds American Indian Council in Denver, but moved into a Safe Outdoor Spaces located at Regis University. He now works for Safe Outdoor Spaces and is helping this day to move others to one of these locations near Denver Health. (Kathryn Scott, Special to The Colorado Sun)

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Homelessness Presents Unique Problems for Native Americans in Denver

BLAIR DOLLAN • SEPTEMBER 9, 2021 • LIFESTYLE • CULTURE



Photo of homeless tent at Four Winds American Indian Council. "City clears Native American homeless encampment, two arrested during protest," - Rocky Mountain PBS, August 30, 2021.



Study: First-time homelessness doubled in Denver area over the past year



by Kyle Cooke • Published on August 26, 2021



A homeless encampment in Denver's Five Points neighborhood on August 26, 2021

NEWS | ROCKY MOUNTAIN PBS

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INTRODUCTION



INTRODUCTION



About the Metro Denver Native American Housing Needs Assessment

The Metro Denver Native American Housing Needs Assessment is funded through a grant from The Colorado Health Foundation to the Denver Indian Family Resource Center (DIFRC) serving as the lead agency for the Native American Housing Circle (NAHC).

NAHC wishes to examine housing needs of Native American residents living in the Denver Metro Area including Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson counties. Information from this study will be used to plan for housing programs and services, new affordable housing developments, and services for Native American community members.

The Housing Needs Assessment project started in April 2021 and was completed in February 2022. Of note, this study was conducted during historic housing market conditions affecting the greater Denver Metro region, as well as and the COVID-19 pandemic—two conditions having major disruption on the lives of citizens, with demonstrable compounding impact on Native Americans living in the area.

About the Native American Housing Circle

The Native American Housing Circle (NAHC) is a coalition of Native community organizations and allies to advocate for and create affordable housing opportunities and direct services for Native American people experiencing homelessness and housing instability in the Denver Metro area.

The NAHC was formed in 2019 in response to the over-representation of Native Americans experiencing homelessness and housing instability. Since 2019, NAHC has worked as a community coalition of Native-led and Native-serving community organizations, community members, and allies. The vision of NAHC is to be a strong Native-led voice for culturally responsive housing to support stability and healing.

NAHC is an open membership group in which grassroots community members, advocates, nonprofit organizations, and government partners come together to improve housing for the Native American community in the greater Denver Metro area.

NAHC Partners

- Shery Adams, Colorado Coalition for the Homeless
- Thomas Allen, Data Manager, Honoring Fatherhood Program Manager, Denver Indian Center
- Dustin Baird, Native American Housing Program Officer, Enterprise Community Partners
- Teresa Bernie, Talking Circle Coordinator, Colorado Coalition for the Homeless
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- Chris Conner
- Sean Dollard, Program Officer, Colorado Health Foundation
- Lucille Echohawk, Senior Advisor, Denver Indian Family Resource Center
- Emily Eid, Graduate Student, DIFRC Intern
- Joshua Emerson, Housing Navigator, Denver Indian Family Resource Center, and Denver American Indian Commission
- Shannon Francis, Executive Director, Spirit of the Sun
- Carey Hawk, Denver Indian Family Resource Center, COVID-19 Navigator/Case Manager
- Richard Henson, Chair SOTS, 4W, Denver American Indian Commission
- Johanna Holyelkface, Community member
- Haley Jordahl, Denver Housing Authority
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- Jolene King, Denver Indian Health and Family Services
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- Tara Manthey, Executive Director, Denver Indian Family Resource Center
- Johnny McCraigie, NAHC Coordinator, Denver Indian Family Resource Center
- Rose McGuire, Denver Public School - Native American
- Nicole Miera, County and Tribal Liaison, CDHS
- Renne Millard-Chacon, Youth Program Development Coordinator, Spirit of the Sun
- Doug Nelson
- Shaina Oliver, Board of Directors, AIAD, Mom's Clean Air Force
- Mateo Parsons, Chair, Four Winds American Indian Council
- Kevin Raleigh, Program Manager, Native American Services Colorado Coalition for the Homeless
- Caroline Rapp, Program Manager, Denver Indian Family Resource Center
- Carla Respects Nothing, Peer Navigator, BOD, Denver Public Library, MDHI, Access Housing
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- Azusa Talley, Community Member
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- Aron Wahkinney, Contracts and Grant Program Manager, Denver Indian Family Resource Center
- Rick Waters, Executive Director, Denver Indian Center
- Marsha Whiting, AISES, Board of Directors, Denver Indian Family Resource Center
- Jennifer Williams, Center for American Indian & Alaska Native Health
- Megan Yonke, Housing Development Officer, Department of Housing Stability

Acknowledgments

In addition to NAHC partners who were instrumental throughout the course of the study, many others contributed insight and critical information to the comprehensive data gathering, analysis, and findings that are presented in this report.

Seattle Native American Housing Site Visit, September 20-21, 2021

- Patricia Allen-Dick, Coalition & Community Advocate, National Coalition to End Urban Indigenous Homelessness
- Esther Lucero, CEO & President, Seattle Indian Health Board
- Abigail Echo-Hawk, Executive Vice President, Seattle Indian Health Board
- Adrian Dominquez, Chief Data Officer, Seattle Indian Health
- Jill LaPointe, Traditional Medicine Program Director, Seattle Indian Health
- Francesca Murnan, Policy Director, Seattle Indian Health
- Jonelle McGee, Director of Operations, Seattle Indian Health
- Sam Wallingford, Program Manager Homelessness Investments, Seattle Indian Health
- Derrick Belgarde, Executive Director, Chief Seattle Club Executive Director
- Lua Belgarde, Eagle Village Manager, Chief Seattle Club's Eagle Village in SoDo
- Jenna Gearhart, Director, Labateyah Youth Home
- José E. Montaña, Gallery Curator, Star Indian Cultural Center
- Burke Museum of Natural History & Culture

Denver Attendees:

- Lucille Echohawk, Co-Founder, Native American Housing Circle / Senior Advisor, Denver Indian Family Resource Center
- Brian Fagerstrom, CEO & Founder, Amaktoolik Studios
- Lisa Jelliffe, Senior Strategist and Project Manager, Amaktoolik Studios
- Patrick Kills Crow, Outreach Coordinator, Denver Indian Family Resource Center
- Jenn Lopez, President, Project Moxie
- Adrienne Maddux, Executive Director, Denver Indian Health and Family Services
- Johnny McCraigie, Housing Program Manager, Denver Indian Family Resource Center, NAHC Coordinator
- Carla Respects Nothing, Peer Navigator, Denver Public Library
- Marsha Whiting, Operations Director, Denver Indian Family Resource Center

Project Interviewees

- Dustin Baird, Native Housing Program Officer, Enterprise Community Partners
- Lucille Echohawk, Senior Advisor, Denver Indian Family Resource Center
- Joshua Emerson, Housing Navigator, Denver Indian Family Resource Center
- Patrick Kills Crow, Outreach Coordinator, Denver Indian Family Resource Center
- Paul Lumley, Executive Director, NAYA Family Center, Portland, 12/14/21
- Rebecca Mayer, Deputy Director, Metro Denver Homeless Initiative
- Johnny McCraigie, NAHC Coordinator, Denver Indian Family Resource Center
- Matt Meyer, Executive Director, Metro Denver Homelessness Initiative
- Kevin Raleigh, Program Manager, Native American Services Colorado Coalition for the Homeless
- Carla Respects Nothing, Peer Navigator, Denver Public Library
- Paloma Sanchez, Native Services Case Manager, CO Coalition for the Homeless
- Shadana Sultan, Tribal Specialist, U.S. Census Bureau
- Megan Yonke, Lead Supportive Housing Development Officer, Denver Department of Housing Stability

Think Tank Participants

- Thomas Allen, Manager for Honoring Fatherhood Program, Denver Indian Center
- Andrew Atchley, Development Specialist, Colorado Office of Housing Finance and Sustainability
- Sean Dollard, Program Officer, The Colorado Health Foundation
- Mark Donovan, Denver Basic Income Project founder
- Lucille Echohawk, Co-funder, Native American Housing Circle
- Tess Eckert
- Joshua Emerson, Denver Indian Family Resource Center
- Alfonso Espino, Globeville, Elyria-Swansea (GES) Coalition
- Dylan Fills Pipe, Colorado Department of Public Health and Environment
- Jerilynn Francis, Colorado Housing Finance Authority
- Carey Hawk, COVID19 Navigator/Case Manager, Denver Indian Health & Family Services
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- Paloma Sanchez, SOS Site Program Manager, Colorado Village Collaborative
- Jessica Sherwood, Denver Basic Income Project
- Rick Waters, Executive Director, Denver Indian Center
- Megan Yonke, Housing Development Officer, Denver Department of Housing Stability
- Brian Fagerstrom, Amaktoolik Studios
- Lisa Jelliffe, Amaktoolik Studios
- Patrick Bowen, Bowen National Research
- Jenn Lopez, Project Moxie
- Matt Lynn, Project Moxie
- *Additional participants via phone (unidentified)*

We would also like to thank all property owners, leasing agents, and stakeholders throughout the region that provided valuable data and information for this assessment.

Consultant Team

Amaktoolik Studios

Amaktoolik Studios is a Denver-based, 100% Native American owned firm that offers architecture, master planning, creative design services, strategic planning, and community planning. In addition to extensive work across the greater Denver metro area, Amaktoolik has a long history working with Native American communities across the country. The firm has worked with more than 50 tribes and urban Natives focused on projects to improve Native American lives and communities.

Bowen National Research

Bowen National Research is a leading real estate research and analysis firm conducting real estate market analysis on various housing and commercial development alternatives across the U.S. The firm has unique expertise in safe and affordable housing and provides essential market research that helps secure affordable housing for others. Bowen has worked with nearly 200 tribal communities on housing-related research and market feasibility studies and has unique insight into housing concerns affecting Native American communities.

Project Moxie

Project Moxie is a recognized leader known as an affordable housing and homeless programming expert consulting firm. They develop affordable housing plans, including finance strategies to harness local capacity to preserve existing housing properties, and develop new affordable housing that can serve a broad range of incomes. Their projects include inclusionary zoning policies, lending program development, land development strategies, community education initiatives, homebuyer counseling, and education initiatives.

Origins of NAHC and a movement to address Native American housing instability

The following is an excerpt from a 2019 position paper developed through the Denver Indian Family Resource Center to raise awareness and call to action. This paper helped form the creation of the Native American Housing Circle and subsequent actions.

Addressing the Native Housing Crisis: Moving Towards Progress



“As Denver has changed over the past few years, quickly and dramatically, the increasing cost of housing has led to a disturbing rise in housing instability and homelessness. The impact of homelessness and insufficient housing opportunities in the Denver Metro area disproportionately and uniquely affects American Indian / Alaska Native populations and dramatically impinges upon the overall effectiveness of service providers dedicated to the child welfare, physical, mental, and behavioral health, employment, and cultural wellbeing of AI/AN individuals and families in the region. According to the statistics compiled by the Colorado Coalition for the Homeless (CCH) for the year 2017, individuals self-identifying as American Indian and Alaska Native represented only .5% of the population of the Denver Metro area. Yet that year this group accounted for 4.9% of the total metro homeless population documented in the annual Point In Time survey administered by the Metro Denver Homeless Initiative, 4.1% of the total clients documented clinically in electronic health records at CCH, and 7.2% of the total clients documented in the Homeless Management Information Database maintained by non-clinical programs at CCH.

There currently exists no Native-led, Native-specific organization in the region dedicated to housing and homelessness issues. Denver’s existing Native organizations have struggled over when and how to become involved in projects to address this problem due to concerns of mission drift, strained resources, and the overwhelming nature of the need. And yet, Native homelessness is an issue that intersects with the missions of every established Native-serving organization in our area. Day in and day out, service providers at our prospective agencies have plenty of opportunity to see how housing issues impact child welfare, health, and education in Denver’s Native community.

Part of what continues to bring DIFRC back to the issue of homelessness is the substantial crossover between families involved in the child welfare system and those struggling to maintain safe, stable, and affordable housing. There is a growing body of research on the relationship between these issues; analyses by the Administration for Children and Families, among others, has consistently found that system involvement and housing access are closely linked. Moreover, expert-

led research has shown that “families experiencing homelessness are involved with the child welfare system at a higher rate than low income families that are housed, even when controlling for other factors.”

The injury of Native homelessness bleeds beyond the child welfare arena. A lack of adequate housing interferes with and negatively impacts every effort to provide health care, supportive services, recovery and treatment for drugs and alcohol, and nearly every other area of health related service. The intersection of housing and health issues has led many health focused organizations to turn their attention to affordable housing. Recently and for the first time, The Colorado Health Foundation has created funding opportunities that focus on increasing housing access. Their Symposium this year [2019] centered on Affordable Housing as a public health emergency. And yet, as of now, there are no scheduled symposium sessions that focus on Native homelessness in Colorado, though representatives of the Denver Indian Health & Families Services and the Denver Indian Family Resource Center will attend the Symposium.

Native folks are at least 4X more likely to be homeless than the general population, and yet our community is at risk of being left out and left behind by housing solutions.

Just as housing access intersects with child welfare and health, it also greatly impacts educational attainment for adults and children. Homelessness is linked to poor academic outcomes including lower graduation rates, more absences, and poorer test scores. Moreover, a lack of affordable housing impacts a wide variety of indicators of wellbeing including employment, legal support, and even cultural and social nourishment to Native families and individuals.

Engaging With The Issue

Other urban areas around the nation have already developed or are currently developing robust strategies to organize, fundraise for, and build housing and housing support programs that are not only targeted for AI/AN individuals and families but are infused with cultural values. On March 8, 2019, the Denver Indian Center, Inc. hosted a presentation by Colleen Echo Hawk, in which she challenged Denver to join a national coalition to end Native Homelessness in America, and

discussed in detail the model the Chief Seattle Club has developed in King County, Washington to provide housing and wraparound services to AI/AN individuals and families in that community. This initial meeting was attended by representatives from DICI, DIFRC, DIFHS, FNDI, LeBeau Development, the CCH Talking Circle, RPMC (the housing division of the Colorado Coalition for the Homeless), Denver's Road Home, Denver's Office of Economic Development, and other interested members of the community.

In the subsequent three months, a core group of representatives from this initial meeting have continued to convene to discuss what governing structure would need to be brought into existence in order to replicate the Chief Seattle Club model or develop a parallel but distinct effort in the Denver Metro region. In consultation with Denver councilwoman Robin Kniech, it [was] determined that now is the moment to act not only because the need exists at crisis levels, but because the mayoral race and Initiative 300 have placed the issue of homelessness at the forefront of the discussion for local governments, funders, service providers, citizens, and people experiencing homelessness. This provisional coalition of Native leaders and allies has adopted the 'Native American Housing Circle' (NAHC) as its working title, and has worked diligently to nurture the core idea and reach out to other important community voices and partners. However, while the need is obvious and the interest in solutions is high, it has also become clear that advocacy, research, and coalition-building necessary to end Native Homelessness in our time will require dedicated funding and staff time not currently within the capacity of any of the participating Native organizations. At least in its initial development phase, it is the consensus of the Native American Housing Circle that a dedicated staff person is our first and most significant need.

Opportunity: Building Momentum

Pending the support of the board, DIFRC, on behalf of the Native American Housing Circle, would like to pursue a Responsive Grant from The Colorado Health Foundation in order to fund a full-time position to organize this work for 1-2 years. Initial conversation with the Health Foundation has confirmed that a project like this is in alignment with the foundation's current funding priorities. The scope of our initial proposal would be focused and limited on building support, resources, and a leadership structure to address Native homelessness. Although the position would be initially housed at DIFRC, its work would be to collaborate with and support all other Native-serving programs and organizations in the area, and to steer, shape, and propel the mission and vision of the

Native American Housing Circle. Eventually, the work of this position may culminate in the creation of a new, housing-focused Native nonprofit to continue the work. The job description would focus on four core duties:

1. Coalition Building (and coalition maintenance) - Convening future advisory meetings; seeking out other representatives from the community; shaping and responding to the agenda of NAHC; creating subcommittees and working groups to further the vision and mission of NAHC as well as researching funding partners.
2. Research - Seeking wisdom from and connecting with organizations around the country pursuing similar goals; researching current studies of Native Homelessness and trends in the Denver metro area; collaborating with local academics and students to design future data collection and surveys.
3. Advocacy - Creating a research-driven, high-impact message about Native homelessness in the Denver metro area and the ways in which existing systems fail or under-serve our population; communicating this message to governmental and non-governmental funders and potential partners at every opportunity possible; assisting in achieving board and committee representation of Native advocates at every level of city advisory, service-providers, and funder bodies.
4. Resource Navigation and Coordination - Ensuring that organizations currently serving Native individuals and families are aware of and are utilizing all existing forms of housing assistance, from applications to subsidized, disabled, and elderly housing in the community, local Housing Authority lotteries and programs, to the Coordinated Entry system for permanent supportive housing; effectively coordinating and disseminating new housing opportunities as they emerge to all agencies serving the Native community.

Now is the Time to Act

The crisis of Native homelessness in Denver is increasing. Where once we thought, 'this is outside of our mission,' we increasingly understand that our respective missions cannot be achieved without addressing the dramatically disproportionate rates of homelessness in our community. Thus, the NAHC, which includes DIFRC staff, Board Chair, and Executive Director, request the support of DIFRC's board in pursuing funding so that we may begin the work to bring our Native families the housing options, safety, and stability they need."¹



1 This paper was developed by Rachel Bryan Auker, former Resource and Referral Specialist with the Denver Indian Family Resource Center, and Kevin Raleigh, Program Manager, Native American Services Colorado Coalition for the Homeless. "Addressing the Native Housing Crisis: Moving Towards Progress: Denver Indian Family Resource Center." Denver, 2019.

Background of the Native American Community Living in the Greater Denver Metro Area

The pre-history of indigenous people living in the greater Denver Metro area goes back nearly 12,800 years ago when Paleoindian peoples inhabited the region. Modern history dates to European colonization and westward expansion when white settlers came to the front range to mine for gold. In a short period relative to the immemorial lands occupied by Native American peoples, U.S. government federal policies forced Indian removal from their homelands here and elsewhere, and brought them back again through assimilation and relocation policies. These policies encouraged Native Americans to move from reservations to nine American cities. Denver was one of those cities, and native communities are still dealing with the consequences today. From historical traumas to current-day traumas like boarding school policies, Native Americans have continually suffered injustices that impact the community. To this day, traumas continue, as evidenced by survivors of boarding schools who are now in their late 60s through their early 80s, and our elders today.²

Today, housing remains a serious concern for many Native American people in the Denver region. They're overrepresented in the region's unhoused population, and advocates constantly work to make sure those numbers don't continue to move in the wrong direction.

Images on the following page:

1. A Ute tipi camp near Denver, 1874. Image by William Henry Jackson (Courtesy of History Colorado, William Henry Jackson Collection/ Scan #10026526). <https://coloradoencyclopedia.org/image/ute-encampment-denver>.
2. The American Experience: The Relocation of Native Americans. Clip: Season 21 Episode 9. Aired: 05/11/09. <https://www.pbs.org/video/american-experience-relocation-native-americans/>.
3. An advertisement from the 1950s promoting the BIA's Indian Relocation program. Although some Native American chose to move off reservations to urban areas, fifty percent returned home to their families and reservations within five years because of a lack of job opportunities, education, and social services. Native Voices. <https://www.nlm.nih.gov/nativevoices/timeline/488.html>.
4. Photo by "Invisible People." Published in "Homelessness Presents Unique Problems for Native Americans in Denver," 303 Magazine.com, September 3, 2021.
5. New SOS camp at Denver Health.
6. Johnny McCraige, DIFRC, <https://difrc.org/programs/housingcircle/>.
7. Colorado governor rescinds proclamations that led to Sand Creek Massacre. Gov. Jared Polis' executive order reverses two proclamations that led to the massacre of 230 Cheyenne and Arapaho people in 1864. Aug 17, 2021. The Colorado Sun. <https://coloradosun.com/2021/08/17/sand-creek-rescind-evans-proclamation/>.

2 In 1952, the federal government began offering reservation residents one-way bus tickets and some cash to leave their homes and move to American cities. The voluntary relocation program drew criticism when people found jobs and housing were hard to come by, not to mention rampant racism. In 1956, congress passed the Indian Relocation Act, which provided vocational training to help lure people off tribal lands, to try to keep the effort going. While the government's overt attempts to marginalize Native people have largely ended, organizations like the Denver Indian Center and Denver Indian Family Resource Center are still needed to deal with systemic challenges. Beaty, Kevin. "The Denver Indian Center Has Long Offered Support for Its Community's Traumas It Was Founded after the Federal Government Tried to Coax Natives off Tribal Land." Denverite , September 24, 2021. <https://denverite.com/2021/09/24/denver-indian-center-support-community-traumas/>.

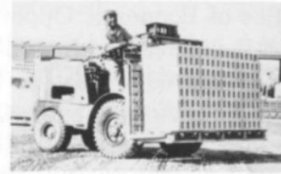


COME TO DENVER.

THE CHANCE OF YOUR LIFETIME !

Good Jobs

- Retail Trade
- Manufacturing
- Government-Federal, State, Local
- Wholesale Trade
- Construction of Buildings, Etc.



Happy Homes

- Beautiful Houses
- Many Churches
- Exciting Community Life
- Over Half of Homes Owned by Residents
- Convenient Stores- Shopping Centers



Training

- Vocational Training
- Auto Mech, Beauty Shop, Drafting,
- Nursing, Office Work, Watchmaking
- Adult Education
- Evening High School, Arts and Crafts
- Job Improvement, Home-making



Beautiful Colorado

- "Tallest" State, 48 Mt. Peaks Over 14,000'
- 350 Days Sunshine, Mild Winters
- Zoos, Museums, Mountain Parks, Drives
- Picnic Areas, Lakes, Amusement Parks
- Big Game: Hunting, Trout Fishing, Campi



About this Report

Purpose & Intended Use

This report is compiled from a comprehensive body of data that is heavily influenced by the target market of Native Americans living in the Region. This work combines standard research sources like the U.S. Census and American Community Survey, with critical input from Native American people and the organizations that serve them.

Information from the study will be used to plan housing programs and services, new affordable housing developments, and services for Native American community members, including the most serious conditions of those experiencing housing insecurity and homelessness in the Denver Metro area.

During the formation of the NAHC, advocates recognized that many large institutional datasets underrepresent Native communities and residents. This study and assessment is the first time a serious analysis of housing needs of the Native American community living in the greater Denver Metro region has been undertaken. This report is a source of evidence-based data to be used for advocacy and practical knowledge sharing for development processes and implementation initiatives.

This project was tasked to use multiple research methodologies to assess needs, including resident surveys, focus groups, key informant interviews, and utilize data such as the U.S. Census and American Community Survey.

By accomplishing the study's objectives, Native American advocates, government officials and policymakers, developers, lenders

and other funders of housing, and the Native American population can:

1. Better understand the housing challenges facing the Native American community.
2. Develop, modify, or expand housing policies and funding sources to help address Native American housing needs.
3. Improve housing conditions or circumstances faced by many people within the Native American community.

Data Limitations

The intent of this report is to collect and analyze significant levels of data for the study region. The consultant team of Amaktolik Studios, Bowen National Research, and Project Moxie relied on a variety of **data sources** to generate this report. These data sources are not always verifiable; however, the consultant team made a concerted effort to assure accuracy. While this is not always possible, the consultant team believes that these efforts provide an acceptable standard margin of error. The consultant team is not responsible for errors or omissions in the data provided by other sources.

Qualifications

The consultant team has no present or prospective interest in any of the properties included in this report, and have no personal interest or bias with respect to the parties involved. Compensation for this study report is not contingent on an action or event resulting from the analyses, opinions, or use of this study.

The **scope of the study** area identified a pre-defined seven-county region within the greater Denver Metropolitan area, including the contiguous counties of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson. These counties represent a significant concentration of population

representing the entirety of the Denver Metropolitan area. However, across the front range and throughout Colorado would benefit from a similar study to understand housing needs among the Native American population across the entire region. This is especially relevant given current conditions in today's housing market.

Accurate population count of Native American people are complex and have factors that cause **undercounts**. While this study addresses these limitations in more detail in specific sections, it is important to recognize the likelihood of some underrepresentation of Native American people as we address specific population counts.

Definitions

The term Native American references the American Indian and Alaska Native (AIAN) population used by the U.S. Census Bureau, which is a primary data source of this report's demographic and socioeconomic analysis section. Other terms frequently used to reference this population include "Indigenous," "Native," and "Indian." For this report, other than the demographic section, the term Native American is used.

Language

Language is important in this work, and the team acknowledges that different terms are used in the community versus outside of the Native community in Metro Denver. Our team often uses the term unhoused neighbor to refer to a person experiencing homelessness while our Native colleagues use the term unhoused relative. We use both terms throughout this report depending on who is making the reference to this population we seek to support and serve as part of this report.

EXECUTIVE SUMMARY



EXECUTIVE SUMMARY

Work Elements

The work elements incorporated into this comprehensive Housing Needs Assessment include the following:

1. **Delineate** the seven-county area that comprises the overall geographic study area that is the focus of this report.
2. Provide and analyze detailed **demographic** data, both historical and projected, of the Native American community for each study county and the overall region. This data includes population and household data of the target population.
3. Present and evaluate an overview of key **economic** characteristics and trends of the region, including employment by job sector, wages by occupation, employment/unemployment data, and notable economic drivers affecting the area.
4. Data collection and analysis of both rental and for-sale **housing supply** within the region with high concentrations of the Native American population. This analysis emphasizes such metrics as availability, affordability, and quality of housing.
5. Data collection and analysis of information relative to the **unhoused (homeless)** Native American population in the region.
6. Community outreach to gather Native American **public input** including demographic and socioeconomic characteristics, current housing situations, housing needs, and anecdotal input from the voices of Native American people.
7. **Interviews** conducted with area stakeholders (e.g., planning departments, housing authorities, supportive service providers, and Native American advocates) to collect information and input on a variety of factors that influence local housing market conditions.
8. A recommended **action plan** outlines possible strategies that should be considered to address the housing needs of the Native American population within the subject region.
3. **Target Market Areas** – The Target Market Areas (TMAs) are comprised of individual subsections within each county. These areas were established based on census data indicating population density of AIANs within the Region. Areas with a higher concentration of the AIAN population were designated as TMAs for the purpose of identifying and surveying rental housing properties in the Region that represent housing alternatives most likely available to the AIAN population.

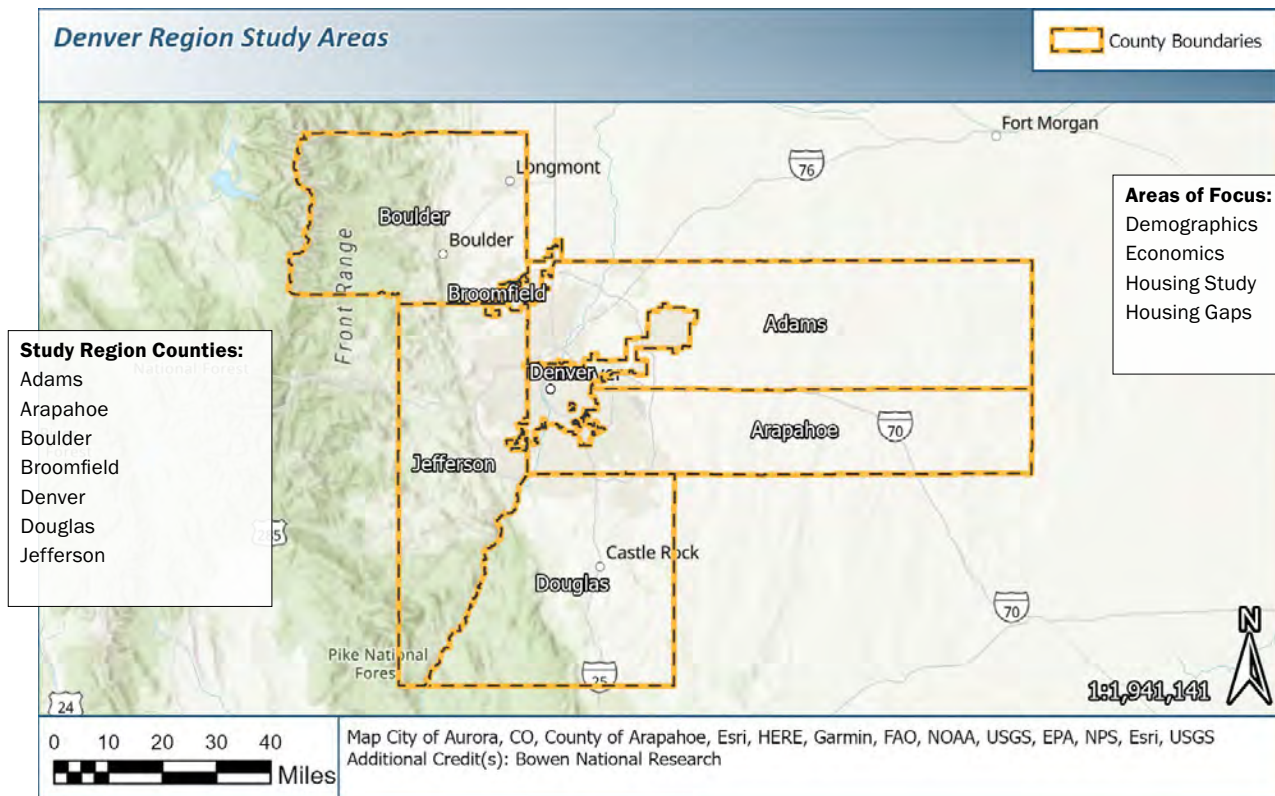
Market Area Delineations

The focus of the analysis is to evaluate the demographic, economic, and housing supply characteristics of the study region that is comprised of seven Denver area counties. For this analysis, three geographic areas are defined where specific characteristics are analyzed.

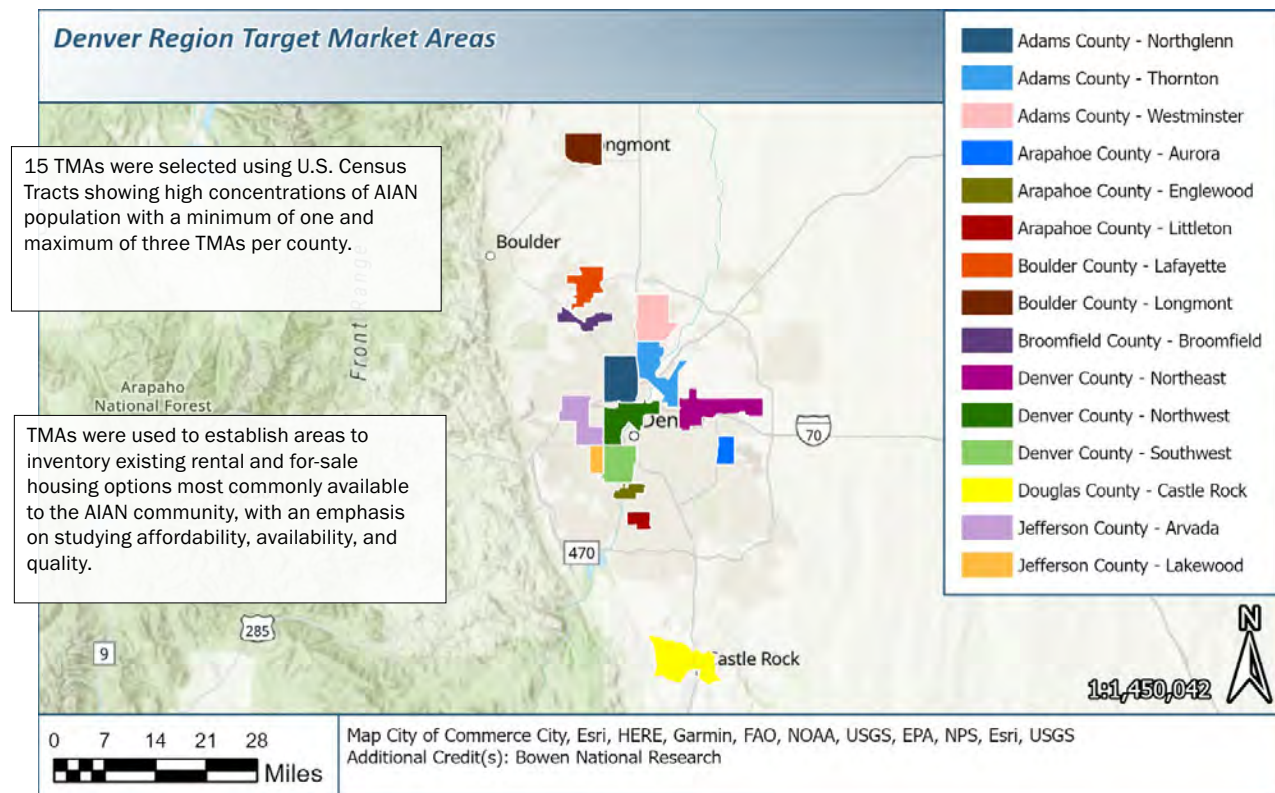
1. **Primary Study Area** - The Primary Study Area (PSA) consists of the seven counties that make up the Denver study region. This area consists of Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson counties. The PSA is also referred to as the “Region” throughout much of this report.
2. **Secondary Study Areas** - The Secondary Study Areas (SSAs) are comprised of individual counties within the study Region. Each of the seven counties has data listed in table form along with the Region as a whole for comparative purposes. The SSAs are used to establish the Housing Gap Estimates for this report.

A map of the “**Study Region**” showing the PSA and SSAs is shown on the following page, as well as a map of the “Target Market Areas.”

STUDY REGION



STUDY REGION - TARGET MARKET AREAS



Scope Results

The work elements incorporated into this report include analysis of numerous demographic and economic metrics; community engagement/input in the form of a survey of 613 Native Americans; contact and interviews with dozens of area stakeholders (e.g., planning departments, housing authorities, supportive service providers, and Native American advocates); a rental housing survey of more than 275 multifamily apartments and 100 non-conventional rentals (e.g., houses, mobile homes); historical for-sale housing data and an inventory of over 650 currently available housing units; a rental and for-sale housing gap analysis for various income segments; and, data collection and analysis of the unhoused (homeless) population. Overall, approximately 1,000 points of contact were made as part of this comprehensive study.

The study includes Recommended Action Strategies that should be considered to address the housing needs of the Native American population within the subject Region.

Overview

The current housing market in the primary target area, and across the region can be viewed in two contrasting and opposing viewpoints: historically robust and desperate. This study demonstrates severe inequalities facing Native Americans living in the Denver Metro area.

Findings from this study should be used as an authoritative resource that identifies housing and supporting service needs through evidence-based data. This study validates disparities that exist in all forms of housing for Native Americans living in this region.

In addition, this study raises awareness of the historical shaping of the cities that make up the greater Denver Metro region.

Census-Based Summary Key Findings

The following pages provide diagrammatic summaries of Census-based key demographic and socioeconomic data, and housing market findings.

Data Analysis Categories for AIAN Population

- Population Characteristics & Trends
- Households by Age
- Household Growth by Age Groups
- Households by Tenure - Renter Households
- Households by Tenure - Owner Households
- Household Growth by Tenure
- Housing Supply Age & Conditions
- Housing Cost Burdened Households
- Multifamily Apartments
- Multifamily Apartments by Target Market Areas
- Multifamily Apartments Vacancies & Waitlists
- Non-Conventional Rentals
- Rental Affordability / Availability Imbalance
- Historical For-Sale Housing
- Historical For-Sale Housing Trends
- Available For-Sale Housing
- Change in Available For-Sale Housing Inventory
- Availability / Affordability of For-Sale Housing
- Rental Housing Gaps Estimates by AMHI
- Rental Housing Gaps by County
- Rental For-Sale Housing Gaps Estimates by AMHI
- For-Sale Housing Gaps by County

CENSUS-BASED KEY FINDINGS

Data	Key Finding
Population Characteristics & Trends	AIAN Population nearly doubled over past decade
Population Characteristics & Trends	AIAN Population is generally younger & unmarried
Population Characteristics & Trends	AIAN Population is less likely to be educated & more likely to live in poverty
Household Characteristics & Trends	AIAN Household base expected to grow & have greater influence
Households by Age	AIAN Household growth by age projected to mostly occur among millennials & middle-age householders
Household Growth by Age Groups	AIAN 2020-2025 projections for age groups: <25, 25-44, 45-64 & 65+ years old
Households by Tenure - Renter Households	AIAN Highest shares in Boulder & Denver counties
Households by Tenure - Owner Households	AIAN Highest shares in Douglas & Adams counties
Household Growth by Tenure	AIAN Low-Income Households Expected to Increase
Housing Supply Age & Conditions	Many households living in older & substandard housing conditions
Housing Cost Burdened Households	Half of renter households & 1-in-5 owner households cost burdened
Multifamily Apartments	Multifamily rental housing shortage exists
Multifamily Apartments by Target Market Areas	Pent-up demand exists among multifamily rentals Housing shortage is market-wide All affordability levels impacted
Multifamily Apartments Vacancies & Waitlists	Density of greatest occurrences by Target Market Areas
Non-Conventional Rentals	Few non-conventional rentals are available & most are unaffordable to majority of AIAN households
Rental Affordability / Availability Imbalance	The mismatch of AIAN households & affordable rental housing supply is prevalent
Historical For-Sale Housing	Strong housing demand exists, yet most supply is unaffordable to lower- & moderate-income households
Historical For-Sale Housing Trends	Housing is becoming less affordable
Available For-Sale Housing	Extremely limited available supply, high costs & short sale periods are significant homebuyer challenges
Change in Available For-Sale Housing Inventory	Available for-sale housing supply has significantly decreased in each county over the past year
Availability / Affordability of For-Sale Housing	An imbalance between AIAN households & affordable for-sale housing supply exists
Housing Gap Estimates	Rental housing gap varies across the region Rental housing gap is large among all household income segments
Rental Housing Gap by County	Rental housing gaps are most concentrated within the region's central corridor
For-Sale Housing Gap Estimates	Significant housing gaps exist among all household income levels Notable differences among county for-sale housing gaps exist
For-Sale Housing Gap by County	For-sale housing gaps mirror rental housing gaps with largest gaps in central corridor

AIAN Population Characteristics & Trends

Region's AIAN Population Nearly Doubled Over Past Decade

- The AIAN population increased to **106,371** by 2020, representing **growth of 52,973** people or **99.2%** over 2010 counts
- **Individual study counties** experienced ten-year AIAN population growth between **69.3%** (Denver) and **178.8%** (**Douglas**), roughly **four to 11 times greater** than overall population growth in the region

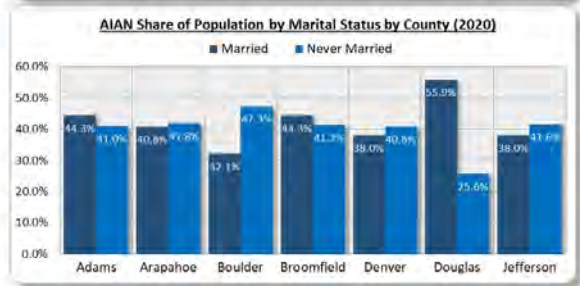
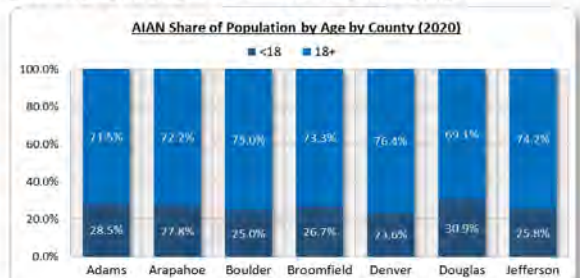
	American Indian & Alaska Native Population								
	2010 Census			2020 Census			2010-2020 Change		
	Alone	Combination	Total	Alone	Combination	Total	Total Change	Percent Change	Annual Change
Adams	5,916	5,041	10,957	9,520	13,199	22,719	11,762	107.3%	10.7%
Arapahoe	4,363	5,901	10,264	6,820	13,897	20,717	10,453	101.8%	10.2%
Boulder	1,832	2,155	3,987	2,509	5,451	7,960	3,973	99.6%	10.0%
Broomfield	336	405	741	435	1,409	1,844	1,103	148.9%	14.9%
Denver	8,237	6,758	14,995	10,601	14,780	25,381	10,386	69.3%	6.9%
Douglas	1,183	1,754	2,937	1,820	6,367	8,187	5,250	178.8%	17.9%
Jefferson	4,717	4,800	9,517	6,039	13,524	19,563	10,046	105.6%	10.6%
Region (AIAN Population)	26,584	26,814	53,398	37,744	68,627	106,371	52,973	99.2%	9.9%
Region (General Population)	-	-	2,784,228	-	-	3,235,922	541,694	16.2%	1.6%

AIAN Population Characteristics & Trends

AIAN Population is Generally Younger & Unmarried

The Region's AIAN population has a larger share (26.6%) of persons under the age of 18 than the Region's overall population (21.8%).

The share (40.7%) of the AIAN adult population within the Region that is married is lower than the overall adult population (50.4%).

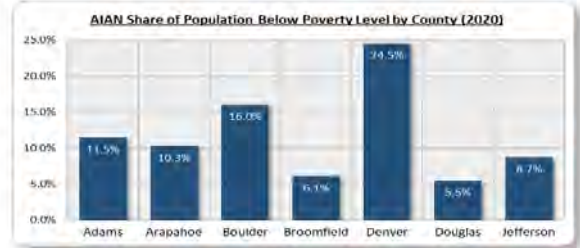
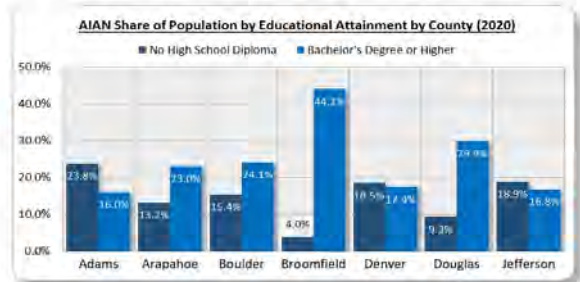


AIAN Population Characteristics & Trends

AIAN Population is Less Likely to be Educated & More Likely to Live in Poverty

The share (17.9%) of the Region's AIAN adult population without a high school diploma is more than double the share (8.5%) of the overall population; The AIAN adult population with a bachelor's degree (19.4%) is notably lower than the overall population's share (45.8%) with such degrees.

Among the AIAN population, there are 14,998 people living in poverty within the Region representing 14.1% of the total AIAN population. This is a greater share than the overall general population's share of 9.2%.



AIAN Household Characteristics & Trends

AIAN Household Base Expected to Grow & Have Greater Regional Influence

AIAN household growth is projected to be **positive** between 2020 & 2025, increasing by **19,541** households (**49.6%**)

Largest AIAN household increases within the counties of Arapahoe, Adams, Denver and Jefferson (**all above 3,400**)

	AIAN Total Households (2020 and 2025)					
	2020 (Census)		2025 (Projections)		2020-2025 Change	
	Number	Region Share	Number	Region Share	Number	Percent
Adams	7,834	4.4%	12,039	6.3%	4,205	53.7%
Arapahoe	8,287	3.3%	12,506	4.7%	4,219	50.9%
Boulder	2,653	2.0%	3,975	2.8%	1,322	49.8%
Broomfield	922	3.1%	1,608	4.8%	686	74.4%
Denver	10,575	3.3%	14,238	4.1%	3,663	34.6%
Douglas	2,558	2.0%	4,845	3.3%	2,287	89.4%
Jefferson	6,521	2.7%	9,963	4.0%	3,442	52.8%
Region (AIAN Population)	39,397	3.1%	58,938	4.3%	19,541	49.6%
Region (General Population)	1,275,828	100.0%	1,370,239	100.0%	94,411	7.4%

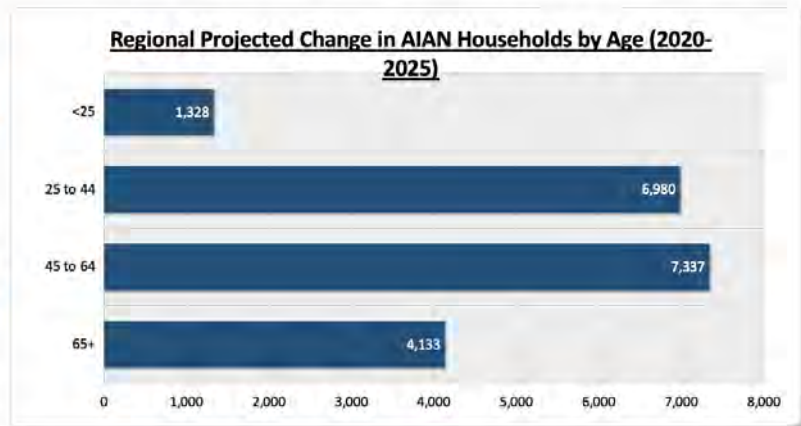
AIAN households currently comprise 3.1% of all Region households; AIAN Households projected to increase to a 4.3% share by 2025

AIAN Households by Age

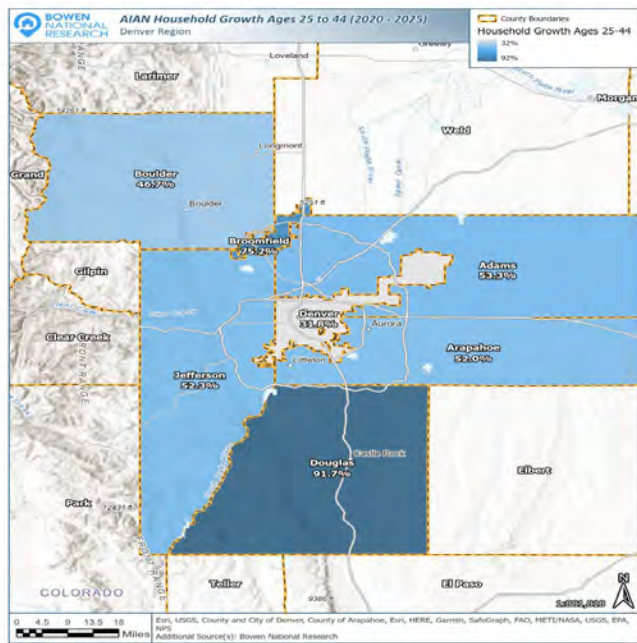
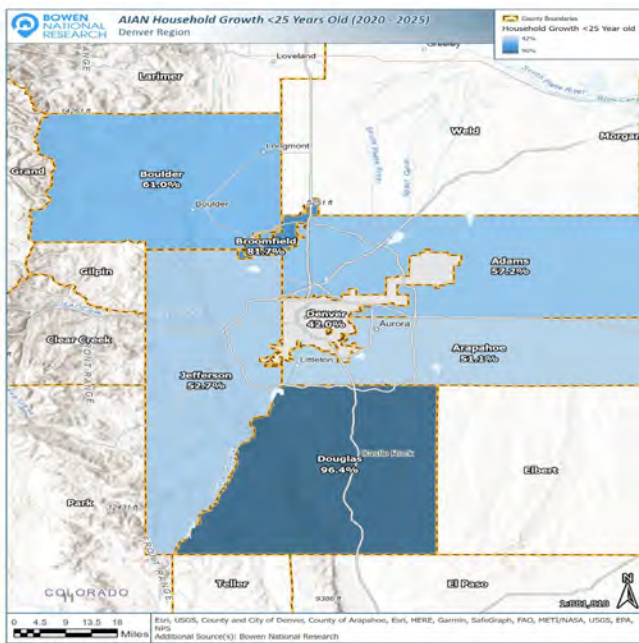
AIAN Household Growth by Age Projected to Mostly Occur Among Millennials and Middle-Age Householders

AIAN household growth is projected to be **positive** and **significant** among **all age groups** in the region between 2020 & 2025

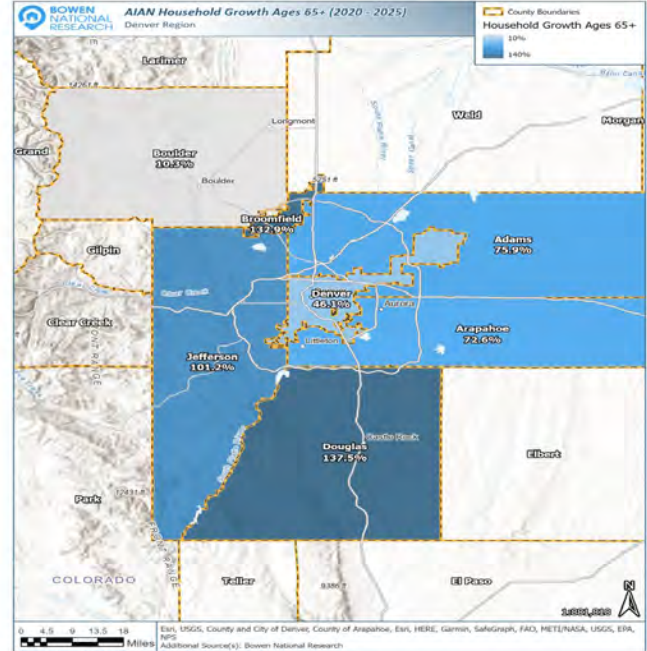
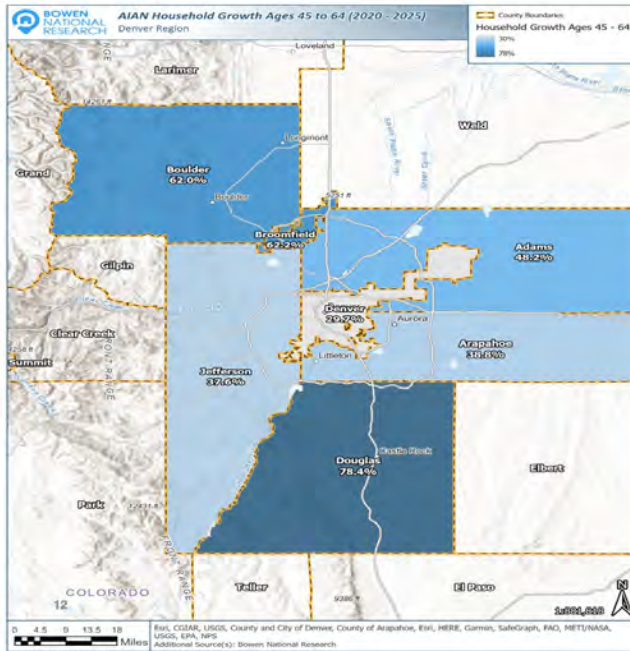
Greatest projected growth is expected to occur among households between the ages of **25 and 44** and between the ages of **45 and 64**



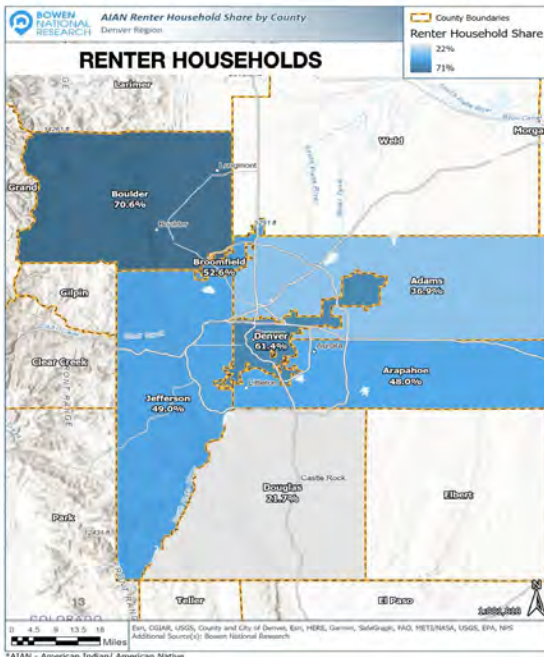
AIAN Household Growth by Age Group



AIAN Household Growth by Age Group



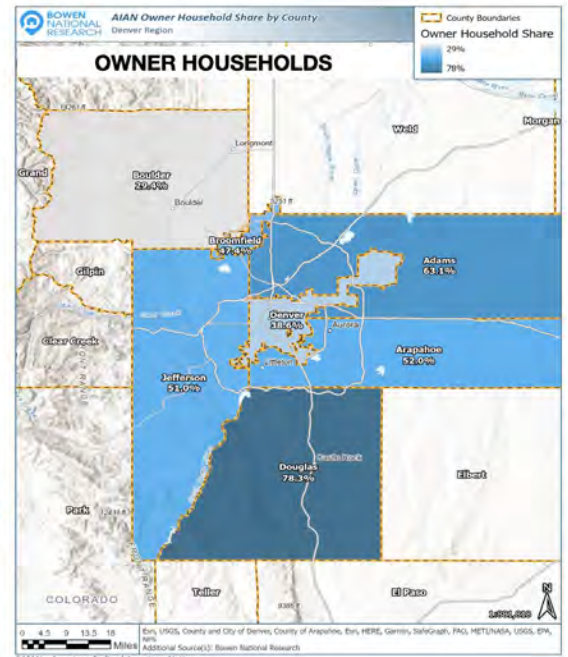
AIAN Households by Tenure



Highest shares of AIAN renter households in the counties of Boulder & Denver

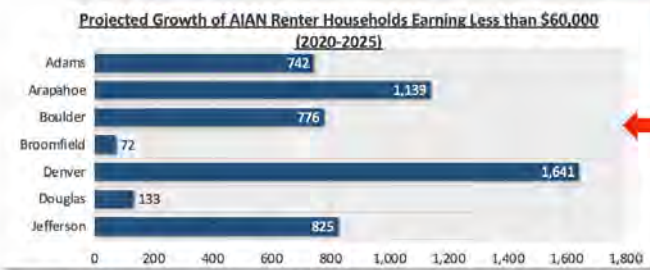


Highest shares of AIAN owner households in the counties of Douglas & Adams



AIAN Household Growth by Tenure

Low-Income AIAN Households are Expected to Increase



Nearly 70% of all AIAN *renter* households in the Region earn less than \$60,000 annually, which are projected to increase by 5,324 (39.8%) across the overall Region between 2020 and 2025. The greatest AIAN renter household growth is projected to occur within Denver and Arapahoe counties.

While lower income AIAN *owner* households (earning below \$60,000 annually) make up just over one-third (35.5%) of AIAN owner households in the Region, this base of lower income households is projected to increase by 3,796, or 54.2% between 2020 and 2025. The greatest AIAN owner household growth is projected to occur in the counties of Arapahoe, Denver and Adams.



Housing Supply Age & Conditions

Many Area Households Living in Older and Substandard Housing Conditions

- **Over one-quarter** of renter and owner households live in product built **prior to 1970**
- **One in 20** renter households live in **substandard housing** (overcrowded or lack complete plumbing/kitchens); **Only about 1.0%** of **owners** live in **substandard housing**

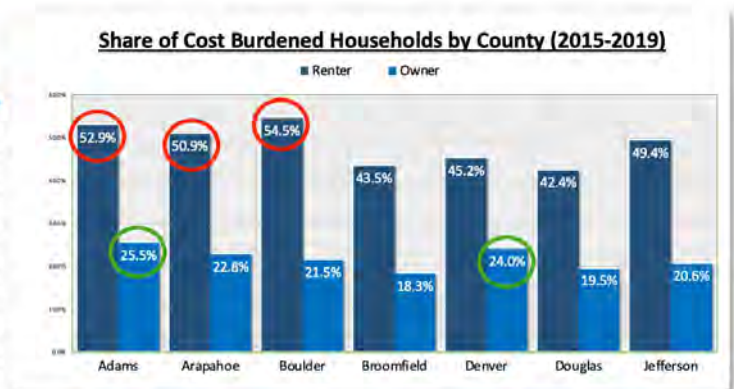
	Housing Age and Conditions (All Households)											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adams	13,877	24.7%	26,943	24.5%	5,600	10.0%	3,393	3.1%	833	1.5%	219	0.2%
Arapahoe	13,745	15.7%	28,236	18.5%	5,110	5.8%	1,708	1.1%	2,001	2.3%	474	0.4%
Boulder	11,878	24.7%	17,903	22.6%	1,545	3.2%	586	0.7%	1,110	2.3%	351	0.4%
Broomfield	1,070	11.2%	1,785	10.0%	284	3.0%	116	0.6%	257	2.7%	30	0.2%
Denver	67,593	44.7%	87,429	58.2%	7,367	4.9%	2,251	1.5%	2,493	1.6%	650	0.5%
Douglas	984	3.8%	2,138	2.2%	1,041	4.1%	419	0.4%	566	2.2%	220	0.2%
Jefferson	18,360	27.0%	44,714	27.3%	2,414	3.5%	903	0.5%	1,373	2.0%	649	0.4%
Region	127,507	28.5%	209,148	27.1%	23,361	5.2%	9,376	1.2%	8,633	2.0%	2,593	0.4%

Housing Cost Burdened Households

Housing cost-burdened households are those paying in excess of 30% of income toward housing

Half of Renter Households and One-in-Five Owner Households are Housing Cost Burdened

Within the overall Region, **48.7%** of renter households and **22.3%** of homeowner households are cost burdened. These shares are nearly identical to statewide averages. Over half of renter households in the counties of Adams, Arapahoe, and Boulder are cost burdened while roughly a quarter of owner households in Adams and Denver counties are cost burdened. Based on the preceding data, it is clear that many area residents are paying an excess amount of their income toward housing.



Note: Data presented includes all households and is not limited to the AIAN community.

To provide insight on the Region's multifamily rental housing market, a total of **278** apartments were surveyed within the areas with the greatest concentration of AIAN population.

Multifamily Apartments

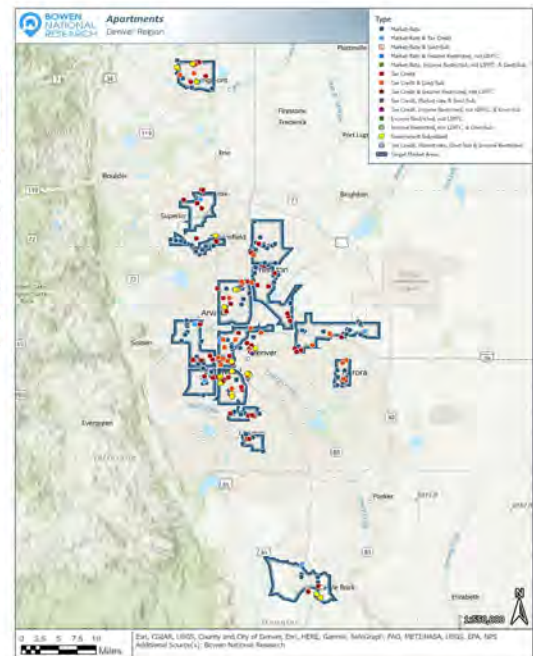
Surveyed Multifamily Rental Housing - Region					
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate	Vacancy Rate
Market-rate	145	31,866	846	97.3%	2.7%
Market-rate/Tax Credit	11	2,209	15	99.3%	0.7%
Tax Credit	76	7,989	14	99.8%	0.2%
Tax Credit/Government-Subsidized	25	2,908	12	99.6%	0.4%
Market-rate/Tax Credit/Gov't-Subsidized	2	720	4	99.4%	0.6%
Government-Subsidized	19	1,193	0	100.0%	0.0%
Total	278	46,885	891	98.1%	1.9%

Source: Bowen National Research

Multifamily Rental Housing Shortage Exists

Typically, healthy, well-balanced markets have rental housing **vacancy rates** generally **between 4.0% and 6.0%**. The Denver Region's **overall 1.9% vacancy rate** is reflective of **very limited availability and significant need for additional multifamily rentals**.

Among the 9,768 non-subsidized rental units that operate under the **Low-Income Housing Tax Credit program**, only 23 are vacant resulting in a **vacancy rate of only 0.2%**. There are **only 10 vacant units among the 3,694 government-subsidized units** surveyed, resulting in a **very low 0.3% vacancy rate**. As such, there is limited availability among affordable multifamily rentals.



Multifamily Apartments by Target Market Area

County	Target Market Area	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Vacancy Rate by Type			Households on Wait List
						Market-Rate	Tax Credit	Subsidy	
Adams	Northglenn	23	6,677	201	3.0%	3.2%	0.0%	0.0%	368 HH
	Thornton	19	3,872	52	1.3%	1.9%	0.2%	0.0%	1,252 HH
	Westminster	22	4,045	59	1.5%	2.1%	0.4%	0.0%	848 HH
Arapahoe	Aurora	14	3,613	255	7.1%	8.2%	0.0%	2.1%	80 HH
	Englewood	8	1,178	22	1.9%	2.8%	0.0%	-	82 HH
	Littleton	10	1,185	31	2.6%	2.4%	4.8%	-	410 HH
Boulder	Lafayette	7	1,087	8	0.7%	1.1%	0.0%	-	18 Months
	Longmont	21	2,090	8	0.4%	0.7%	0.0%	0.0%	192 HH
Broomfield	Broomfield	14	3,386	37	1.1%	1.2%	0.0%	0.0%	72 HH
Denver	Northeast	22	5,477	85	1.6%	1.7%	0.4%	0.0%	787 HH
	Northwest	44	5,394	59	1.1%	3.1%	0.2%	0.0%	2,937 HH
	Southwest	26	2,357	36	1.5%	3.5%	0.0%	0.4%	585 HH
Douglas	Castle Rock	13	2,103	9	0.4%	0.7%	0.0%	0.0%	251 HH
Jefferson	Arvada	24	3,338	24	0.7%	0.9%	0.4%	-	99 HH
	Lakewood	11	1,083	5	0.5%	0.7%	0.0%	-	362 HH

Pent-Up Demand Exists Among Multifamily Rentals

Management at most affordable multifamily housing projects indicated that they maintain wait lists for the next available units. As such, there is clear pent-up demand for affordable rental housing in the Region.

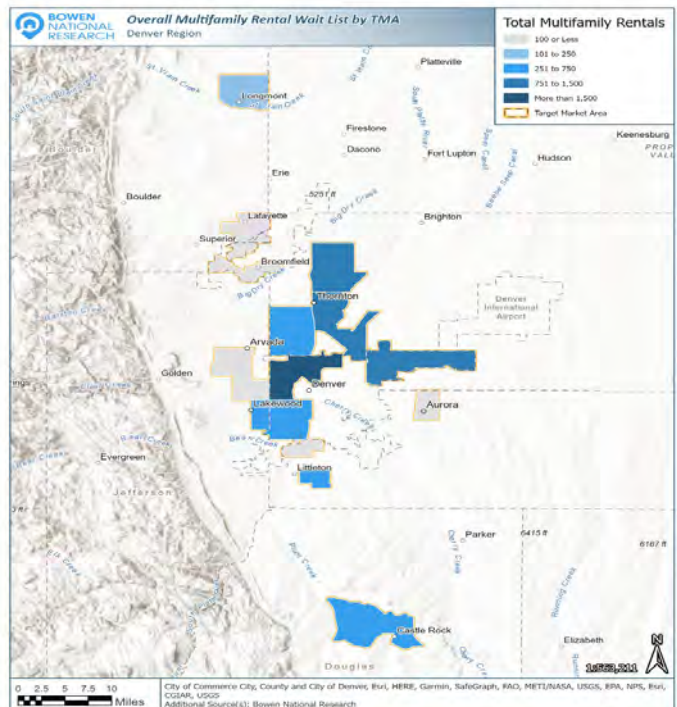
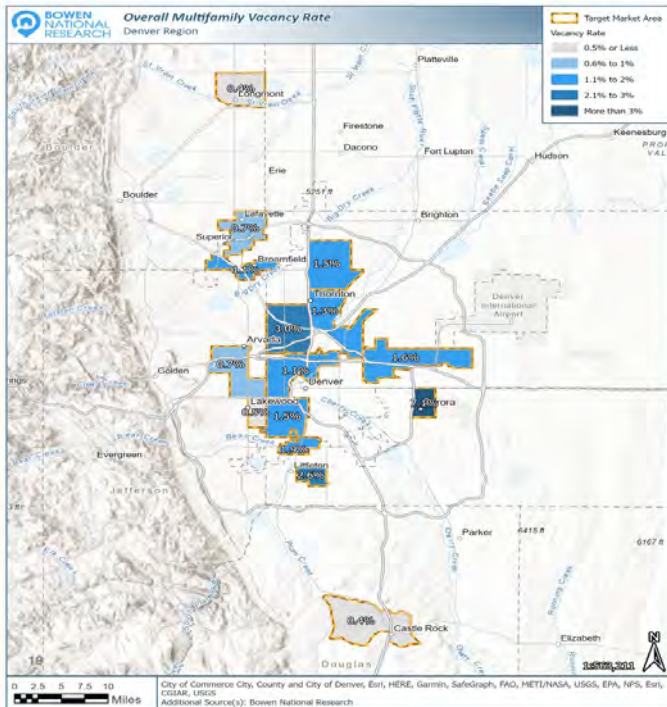
Housing Shortage is Market-Wide

Low vacancy rates exist in virtually every TMA, with most markets having vacancy rates below 2.0% and five 0.7% or lower.

All Affordability Levels Impacted

Low vacancy rates exist across all affordability segments.

Multifamily Apartments Vacancies & Wait Lists



Non-Conventional Rentals

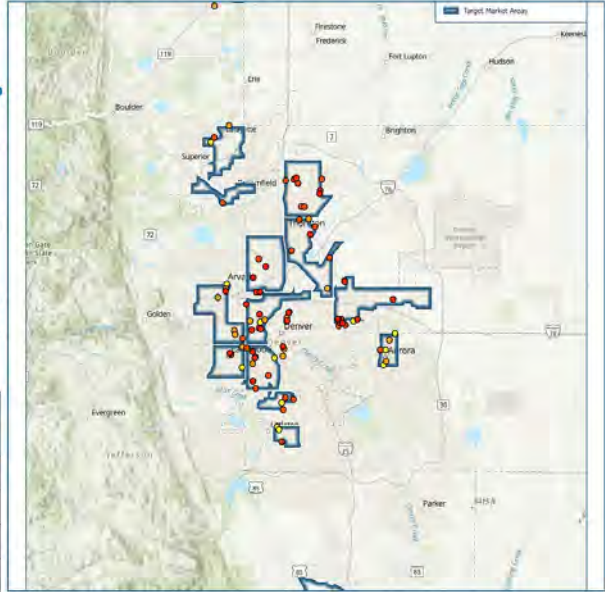
Few Non-Conventional Rentals are Available and Most are Unaffordable to Majority of AIAN Households

Non-Conventional rentals include any housing that is **NOT a multifamily apartment** (approximately **168,198** non-conventional rentals exist within region)

Within the TMAs, a total of **100 non-conventional rentals available**, reflective of **limited choices**

Most non-conventional rentals have **rents well above \$1,600** and are **not affordable** to most AIAN households (requires annual household income of \$65k+)

Bedroom Type	Units	Average Number of Baths	Avg. Year Built	Average Square Feet	Rent Range	Average Rent	Avg. Rent Per Square Foot
One-Br.	14	1.1	1971	772	\$1,000 - \$2,900	\$1,632.86	\$2.13
Two-Br.	42	1.8	1986	1,277	\$1,245 - \$3,900	\$2,101.17	\$1.72
Three-Br.	25	2.3	1982	1,670	\$1,345 - \$4,950	\$2,410.60	\$1.48
Four-Br.	19	2.5	1980	1,917	\$2,100 - \$4,475	\$2,774.21	\$1.52



AIAN Rental Affordability/Availability Imbalance

AIAN Rental Affordability by Income & Rent
(Income below \$30k & Rents Below \$750)



The Mismatch of AIAN Households and Affordable Rental Housing Supply is Prevalent

There is an imbalance between the large base of lower-income AIAN households (particularly renters) and the rental supply that is both affordable and available to them.

AIAN Rental Affordability by Income & Rent
(Income Between \$30k-\$60k & Rents Between \$750-\$1,500)



AIAN Rental Affordability by Income & Rent
(Income Above \$60,000 & Rents Above \$1,500)



Historical For-Sale Housing

Strong Housing Demand Exists, Yet Most Supply is Unaffordable to Lower- & Moderate-Income Households

The Denver Metro Association of Realtors (DMAR) listings of available for-sale homes in the Region are at a record low.

The average number of Days on Market (DOM) have been low, with single-family homes at 12 days and townhomes/condominiums at 23 days; Sale prices often exceed asking prices; These metrics are reflective of a high level of demand.

With median sale prices (\$576,500 for single-family homes and \$377,170 for townhomes/condominiums), households would need annual incomes of over \$100,000 to afford such homes. The vast majority of households (particularly renter households) earn less than \$100,000 annually. This includes AIAN households, many of which earn less than \$60,000 annually, making homebuying a challenge for many of these households.

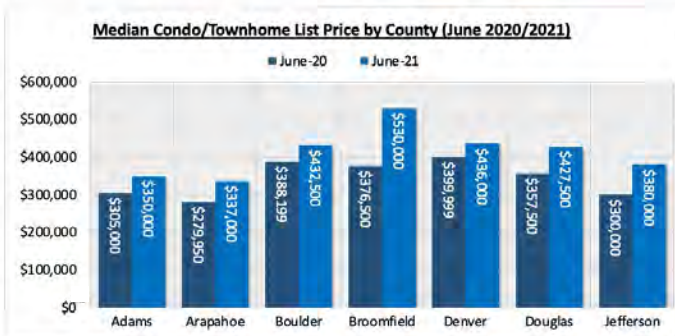
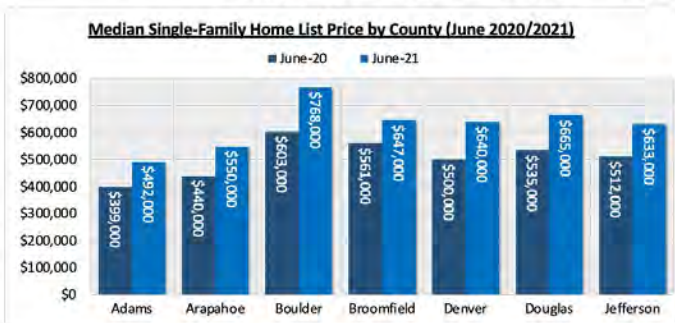
Historical For-Sale Housing (Single-Family)						
	Sold Units	% Share of Region	Average Sale Price	Median Sale Price	Avg. DOM	% List Price
Adams County	3,805	18.5%	\$494,778	\$465,000	11	104.3%
Arapahoe County	4,045	19.7%	\$649,243	\$525,000	10	105.1%
Boulder County	675	3.3%	\$912,774	\$742,500	25	104.2%
Broomfield County	450	2.2%	\$688,958	\$630,500	14	104.4%
Denver County	4,407	21.5%	\$759,085	\$615,000	13	104.4%
Douglas County	3,491	17.0%	\$758,166	\$640,000	14	104.1%
Jefferson County	3,651	17.8%	\$698,301	\$606,000	11	105.5%
Region	20,524	100.0%	\$680,984*	\$576,500*	12*	104.7%*

*Figures calculated as weighted averages

Historical For-Sale Housing (Townhouse & Condominium Units)						
	Sold Units	% of Region	Average Sale Price	Median Sale Price	Avg. DOM	% List Price
Adams County	1,012	10.6%	\$335,845	\$330,000	14	103.1%
Arapahoe County	2,191	22.9%	\$332,788	\$312,500	16	102.8%
Boulder County	303	3.2%	\$486,575	\$420,000	31	101.5%
Broomfield County	98	1.0%	\$437,015	\$440,000	13	102.6%
Denver County	3,952	41.2%	\$509,102	\$426,495	33	101.3%
Douglas County	646	6.7%	\$421,794	\$408,044	16	102.9%
Jefferson County	1,386	14.5%	\$367,920	\$345,000	13	104.0%
Region	9,588	100.0%	\$422,785*	\$377,170*	23*	102.4%*

*Figures calculated as weighted averages

Historical For-Sale Housing Trends



Housing is Becoming Less Affordable

County-level median home prices have increased dramatically (generally 15% to 28%, depending upon type and county) over the past year, far outpacing household income growth

Available For-Sale Housing

Extremely Limited Available Supply, High Costs & Short Sale Periods are Significant Homebuyer Challenges

Healthy and well-balanced markets have availability rates between 2.0% and 3.0%; The TMA's 657 available homes represent an availability rate of just 0.4%, reflective of limited available supply.

The Region's overall median list price is \$540,000 which would require an annual household income well over \$150k; Most AIAN households earn less than \$100k.

The average Days on Market (DOM) is 31 days which is low and reflective of a for-sale housing market in high demand.

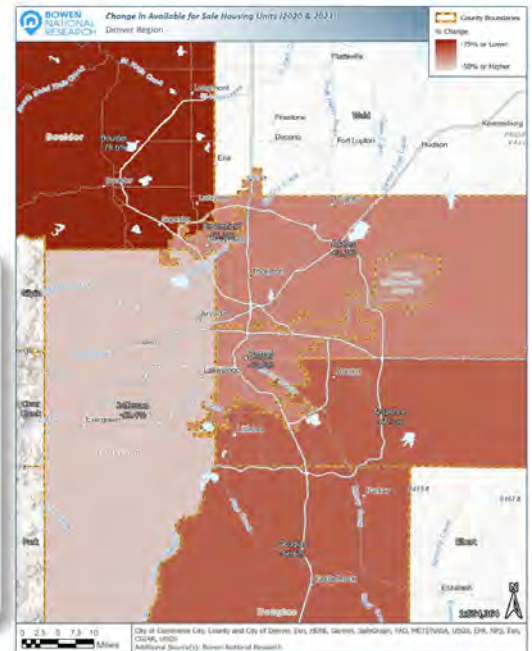
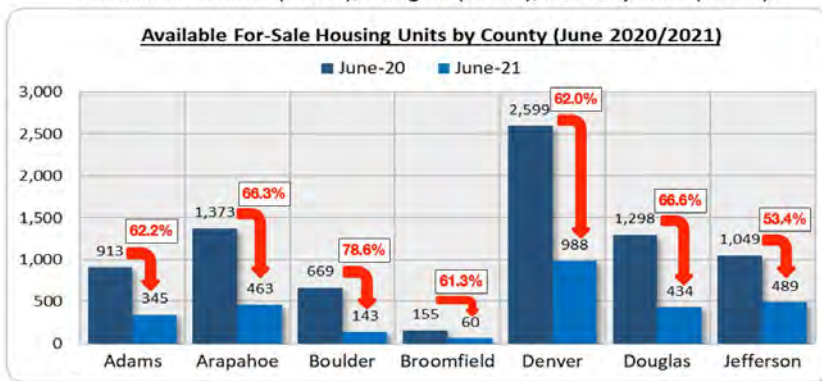
Available For-Sale Housing (as of August 3, 2021)							
	Available Units	% Share of Region	Availability Rate*	Average List Price	Median List Price	Average DOM	Average Year Built
Adams County	119	18.1%	0.2%	\$522,531	\$455,500	23	1982
Northglenn	57	8.7%	0.3%	\$505,878	\$449,900	28	1976
Thornton	27	4.1%	0.2%	\$469,148	\$409,900	17	1977
Westminster	35	5.3%	0.2%	\$590,833	\$530,000	19	1995
Arapahoe County	62	9.4%	0.5%	\$606,115	\$479,500	31	1979
Aurora	20	3.0%	0.4%	\$292,610	\$247,500	23	1986
Englewood	22	3.3%	0.5%	\$526,964	\$505,000	39	1983
Littleton	20	3.0%	0.5%	\$1,006,687	\$605,000	30	1967
Boulder County	60	9.1%	0.3%	\$523,904	\$488,750	14	1977
Lafayette	14	2.1%	0.4%	\$588,629	\$445,000	11	1963
Longmont	46	7.0%	0.3%	\$504,205	\$493,750	14	1981
Broomfield County	18	2.7%	0.6%	\$532,661	\$544,750	30	1989
Broomfield	18	2.7%	0.6%	\$532,661	\$544,750	30	1989
Denver County	277	42.2%	0.4%	\$798,265	\$599,900	38	1971
Northeast	51	7.8%	0.2%	\$668,494	\$585,000	20	2007
Northwest	171	26.0%	0.7%	\$937,485	\$699,000	49	1969
Southwest	55	8.4%	0.3%	\$485,751	\$475,000	22	1944
Douglas County	30	4.6%	0.3%	\$739,612	\$665,000	20	2003
Castle Rock	30	4.6%	0.3%	\$739,612	\$665,000	20	2003
Jefferson County	91	13.9%	0.5%	\$591,148	\$525,000	33	1969
Arvada	68	10.4%	0.6%	\$631,316	\$577,250	37	1968
Lakewood	23	3.5%	0.4%	\$472,391	\$495,000	23	1973
Region	657	100.0%	0.4%	\$666,491	\$540,000	31	1976

Change in Available For-Sale Housing Inventory

The Available For-Sale Housing Supply has Significantly Decreased in Each County over Past Year

The inventory of available for-sale housing supply has shrunk significantly (more than 50%) over the past year in each study county, limiting the choices available to homebuyers.

The greatest declines in available for-sale supply have occurred in the counties of Boulder (78.6%), Douglas (66.6%), and Arapahoe (66.3%).



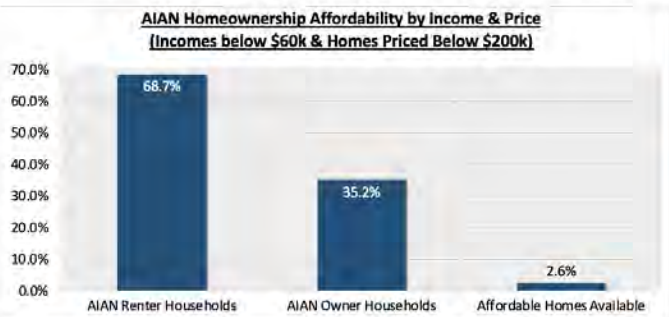
Available For-Sale Housing by List Price

Very few available for-sale housing units are priced under \$200,000

	Available For-Sale Housing Units by List Price (as of August 3, 2021)									
	<\$100,000		\$100,000 - \$199,999		\$200,000 - \$299,999		\$300,000 - \$399,999		\$400,000+	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adams County	1	0.8%	1	0.8%	10	8.4%	21	17.6%	86	72.3%
Northglenn	0	0.0%	1	0.8%	5	4.2%	10	8.4%	41	34.5%
Thornton	0	0.0%	0	0.0%	5	4.2%	7	5.9%	15	12.6%
Westminster	1	0.8%	0	0.0%	0	0.0%	4	3.4%	30	25.2%
Arapahoe County	1	1.6%	5	8.1%	10	16.1%	6	9.7%	40	64.5%
Aurora	1	1.6%	5	8.1%	6	9.7%	3	4.8%	5	8.1%
Englewood	0	0.0%	0	0.0%	2	3.2%	3	4.8%	17	27.4%
Littleton	0	0.0%	0	0.0%	2	3.2%	0	0.0%	18	29.0%
Boulder County	1	1.7%	0	0.0%	4	6.7%	10	16.7%	45	75.0%
Lafayette	0	0.0%	0	0.0%	2	3.3%	4	6.7%	8	13.3%
Longmont	1	1.7%	0	0.0%	2	3.3%	6	10.0%	37	61.7%
Broomfield County	0	0.0%	1	5.6%	0	0.0%	2	11.1%	15	83.3%
Broomfield	0	0.0%	1	5.6%	0	0.0%	2	11.1%	15	83.3%
Denver County	1	0.4%	3	1.1%	5	1.8%	22	7.9%	246	88.8%
Northeast	0	0.0%	0	0.0%	0	0.0%	5	1.8%	46	16.6%
Northwest	1	0.4%	1	0.4%	4	1.4%	9	3.2%	156	56.3%
Southwest	0	0.0%	2	0.7%	1	0.4%	8	2.9%	44	15.9%
Douglas County	0	0.0%	0	0.0%	0	0.0%	2	6.7%	28	93.3%
Castle Rock	0	0.0%	0	0.0%	0	0.0%	2	6.7%	28	93.3%
Jefferson County	2	2.2%	1	1.1%	5	5.5%	6	6.6%	77	84.6%
Arvada	0	0.0%	1	1.1%	3	3.3%	4	4.4%	60	65.9%
Lakewood	2	2.2%	0	0.0%	2	2.2%	2	2.2%	17	18.7%
Region	6	0.9%	11	1.7%	34	5.2%	69	10.5%	537	81.7%

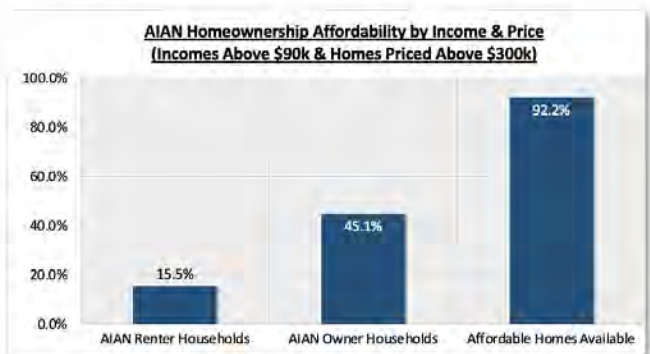
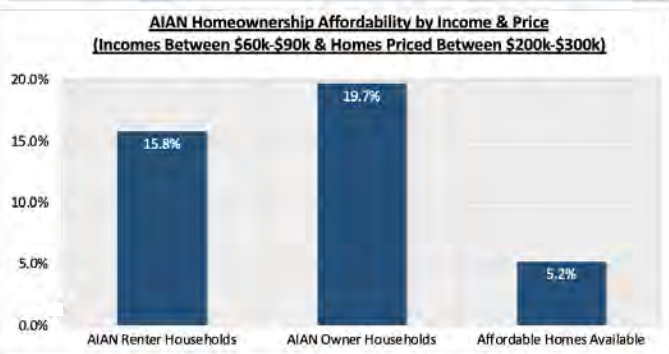
Source: Realtor.com, Zillow.com and Bowen National Research

Availability/Affordability of For-Sale Housing



An Imbalance Between AIAN Households and Affordable For-Sale Housing Supply Exists

There is an imbalance between the large base of lower-income AIAN households and the limited for-sale supply that is both affordable and available to them.



AIAN Housing Gap Estimates

Tenure and Geography

Rental & For-Sale
All Seven Counties

Demand Elements

AIAN Household Growth 2020 to 2025
Units Required for Balanced Market
Replacement of Substandard Housing
Product in Development Pipeline

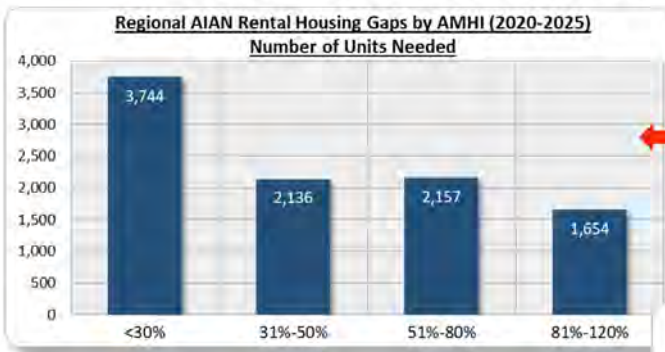
Income Stratifications

- < 30% AMHI
- 31% to 50% AMHI
- 51% to 80% AMHI
- 81% to 120% AMHI

Regional Housing Gap Estimates-AIAN Population					
County	% AMHI	Household Income	Rental Units	For-Sale Units	Total Units
Adams	<30%	≤\$31,440	535	480	1,015
	31%-50%	\$31,441-\$52,400	291	322	613
	51%-80%	\$52,401-\$83,840	519	604	1,123
	81%-120%	\$83,841-\$125,760	397	756	1,153
	Total		1,742	2,162	3,904
Arapahoe	<30%	≤\$31,440	709	527	1,236
	31%-50%	\$31,441-\$52,400	544	356	900
	51%-80%	\$52,401-\$83,840	502	483	985
	81%-120%	\$83,841-\$125,760	377	432	809
	Total		2,132	1,798	3,930
Boulder	<30%	≤\$35,070	527	150	677
	31%-50%	\$35,071-\$58,450	358	112	470
	51%-80%	\$58,451-\$93,520	4	39	43
	81%-120%	\$93,521-\$140,280	15	28	43
	Total		904	329	1,233
Broomfield	<30%	≤\$31,440	73	30	103
	31%-50%	\$31,441-\$52,400	3	5	8
	51%-80%	\$52,401-\$83,840	128	90	218
	81%-120%	\$83,841-\$125,760	112	89	201
	Total		316	214	531
Denver	<30%	≤\$31,440	1,393	719	2,112
	31%-50%	\$31,441-\$52,400	475	190	665
	51%-80%	\$52,401-\$83,840	364	176	540
	81%-120%	\$83,841-\$125,760	218	181	399
	Total		2,450	1,266	3,716
Douglas	<30%	≤\$31,440	79	173	252
	31%-50%	\$31,441-\$52,400	65	146	211
	51%-80%	\$52,401-\$83,840	163	261	424
	81%-120%	\$83,841-\$125,760	149	375	524
	Total		456	955	1,411
Jefferson	<30%	≤\$31,440	428	252	680
	31%-50%	\$31,441-\$52,400	400	213	613
	51%-80%	\$52,401-\$83,840	477	359	836
	81%-120%	\$83,841-\$125,760	386	414	800
	Total		1,691	1,238	2,929

Note: Details of methodology, affordability assumptions, datasets used, and calculations are provided in **Appendix A, "American Indian & Alaska Native Housing Needs Assessment,"** by Bowen National Research.

AIAN Rental Housing Gap Estimates

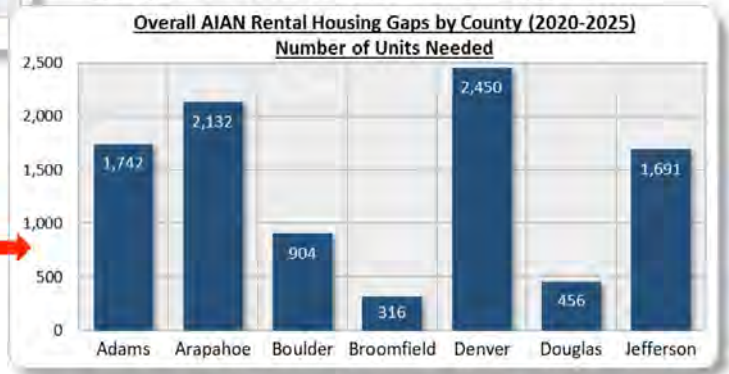


The AIAN Rental Housing Gap is Large Among All Household Income Segments

The overall Region has an AIAN rental housing gap of approximately 9,691 units, with the largest gap existing for product with rents affordable to households earning up to 30% of Area Median Household Income (AMHI). In short, the Region would need to add approximately 2,000 rental units each year to meet its AIAN rental housing needs.

The AIAN Rental Housing Gap Varies Across the Region

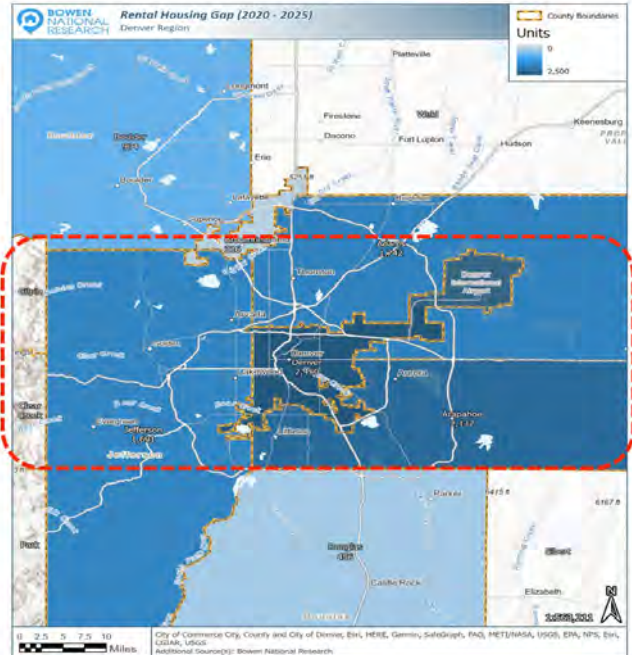
On a county level, the greatest rental housing gaps are within the counties of Denver (2,450 units), Arapahoe (2,132 units), Adams (1,742 units) and Jefferson (1,691 units), yet gaps exists in all seven counties.



AIAN Rental Housing Gap by County

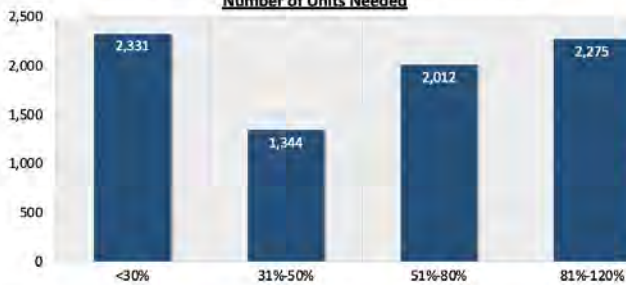
Rental Housing Gaps are Most Concentrated within the Region's Central Corridor

Over 8,000 Units of the Rental Housing Gap is Concentrated within the Central Corridor of the Region, Representing 82.7% of the Overall Region's Demand



AIAN For-Sale Housing Gap Estimates

Regional AIAN For-Sale Housing Gaps by AMHI (2020-2025)
Number of Units Needed



Significant AIAN For-Sale Housing Gaps Exist Among All Household Income Levels

The overall Region has an AIAN for-sale housing gap of approximately 7,962 units, with the largest gap (2,331 units) existing for product that is affordable to households that earn up to 30% of AMHI. There are nearly equal gaps of 2,275 and 2,012 for-sale housing units for product serving households that earn between 81% and 120% of AMHI and between 51% and 80% of AMHI, respectively.

Notable Differences Among County For-Sale Housing Gaps Exist

While all counties have for-sale housing gaps of some degree, the counties with the largest overall housing gaps include Adams (2,162), Arapahoe (1,798), Denver (1,266), and Jefferson (1,238). The smaller for-sale housing gaps of less than 1,000 units are within the counties of Douglas (955), Boulder (329), and Broomfield (214).

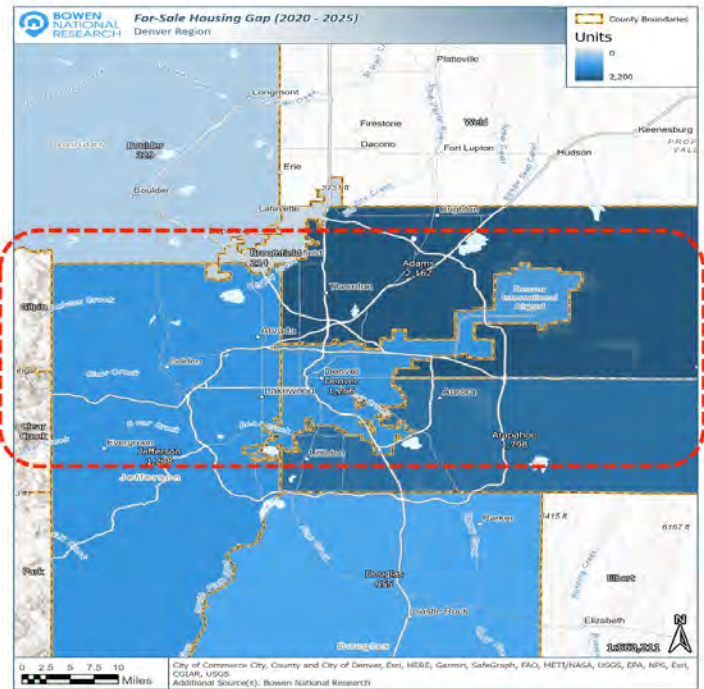
Overall AIAN For-Sale Housing Gaps by County (2020-2025)
Number of Units Needed



AIAN For-Sale Housing Gap By County

For-Sale Housing Gaps Mirror Rental Housing Gaps, with Largest Gaps in Central Corridor

Among the **For-Sale Housing Gap** of 7,007 in the Region, **92.3% (6,464 Units)** is within the **Central Corridor**



Unhoused Needs

One of the most significant findings shows that Native Americans are on average four times more likely to experience homelessness than the general population. While Native American community members make up only 0.8% of the regional population, they comprise **4.8% to 5.6% of the unhoused population.**

The “Unhoused” section of this report provides a detailed framework for advocacy for more resources, better data collection efforts and native specific services and solutions.

This project includes review of some case studies across the country of other urban cities highlighting strategies of supporting Native American homeless populations.

During a Seattle site visit to meet with leaders, providers, and tour Native American housing programs in Seattle’s urban area, it was evident that the power of advocacy, owning data collection efforts and creating an authentic narrative that leads to Native American housing projects and culturally appropriate services. Interviews provided powerful insights and quotes to further advocacy efforts.

Data Gathering Challenges of Native American Unhoused

Gathering data on unhoused populations is complex and especially among Native American individuals. For this project a variety of sources were compiled including primary data gathered from community surveys. Additionally, the team had multiple conversations with NAHC and partners about how to gather data in a trauma-informed way. Some unique challenges uncovered conflicting perspectives of advisors who could not agree on an approach.



Nobody walks in and says I saw your flyer, but rather, ‘You helped my auntie.

Bullying often pushes Natives away from community within unhoused spaces, and it’s why they are more difficult to find and why they tend to stick together.

I would like to see the real truth about Native American Homelessness.

We need to meet the human services need for the Native Community. What is available through the existing nonprofits hardly scratches the surface. Housing isn’t just a right for Native, It’s a treaty obligation.

Heard Directly from Denver's Metro Area Native American Community

Population Characteristics

The Community Survey received **613 validated responses** represents 0.6% of the 106,371 population living within the Denver Metro primary study region. The Community Survey results surpass statistical confidence levels in accurately representing our target population. Among the 613 surveys, 7.7% represent unhoused individuals, and 92.3% are housed.

Where Living

Among all responses, 99 individual zipcodes were provided of which, 83% are located within the primary study region of the Housing Needs Assessment. When overlaid with the Census-based demographics analysis the concentrations of the Native American population by zipcodes mostly align consistently with the Target Market Areas assigned to the study. This means the census data referenced is relatively consistent with findings from the Community Survey identifying areas where Native Americans live in the greater Denver Metro Area. (Reference map on the following page.)

Native American & Tribal Affiliations

Among respondents, 95% identify as Native American, and 87% are enrolled tribal members. Regarding tribal affiliation, 85.8% indicate having a tribal affiliation. Those having a tribal affiliation represent 94 total individual tribes.

Housed

Demographic & Socioeconomic Profile

The demographic and socioeconomic profile of the 566 housed respondents (92.3% of all respondents) includes age, gender, sexual preferences, marital status, income levels, employment status, education level, and veteran status. The majority of housed respondents earn less than \$40,000 annually.

TOP RESPONSES TO CURRENT LIVING CONDITIONS

- How long lived in the Denver Metro area = **Over 20 years** (320) - 53%
- Where live = **Apartment** (258) - 49.9%
- Living with = **Family members** (384) - 73.8%
- How many live with = **1-3 people** (293) - 53.9%
- How pay for housing = **Rent** (351) - 59.4%
- Physical living conditions (on a scale of 1 – 5) = 3.0 **Good** (196) - 31.6%
- Current location impacts to housing quality = **Noise** (127) - 13.1%
- Concern paying current housing (on a scale of 1 – 5) = 3.0 **Average** (138) - 27.0%
- Worried about losing housing = **No** (322) - 58% versus Yes (233) - 42%
- Biggest challenges getting stable housing = **Affordability** (189) - 19.1%
- COVID-19 pandemic impact on housing situation = **Affected** (336) - 60%

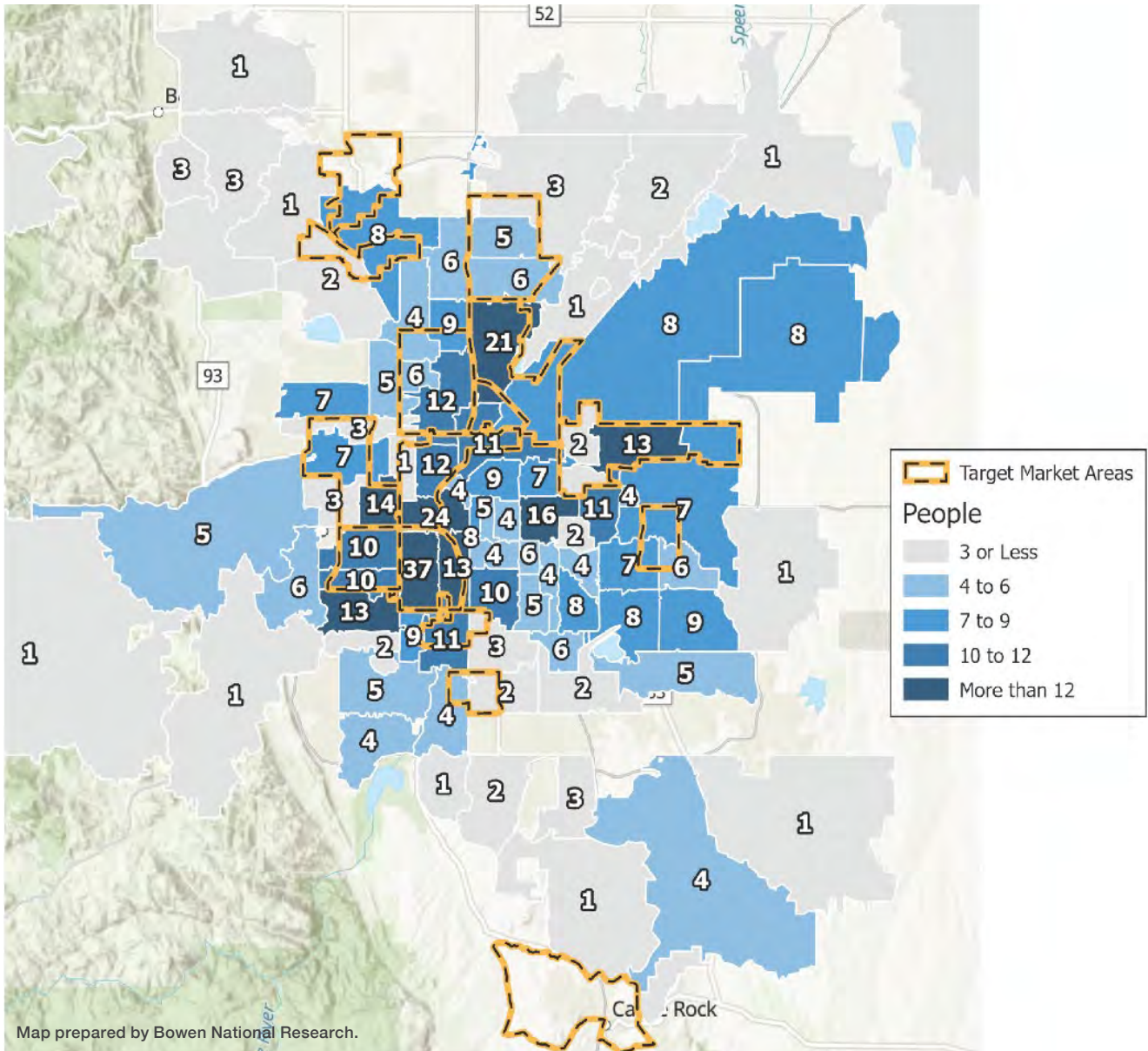
CURRENTLY NEED BUT DO NOT HAVE - **NEED NOW**

- Emergency shelter = 5.7% (23)
- Homeless shelter = 3.8% (15)
- Sober housing / housing for people in recovery = 6.3% (24)
- Low-income housing = 18.2% (105)
- Subsidized/affordable housing friendly to families with children = 22.1% (89)
- Subsidized/affordable housing accessible to people with disabilities = 19.0% (71)
- Subsidized/affordable housing for victims of abuse or violence = 11.5% (42)
- Housing in a nursing home = 6.1% (21)
- Housing in an assisted living facility = 8.6% (31)
- Housing that offers culturally specific support services = 24.4% (91)

EXPERIENCE WITH HOUSING ASSISTANCE

- Those received Section 8 voucher but unable to find a rental unit - (33) 6.1%
- Among those on wait lists, those waiting over 3 years = (14) - 37.9

WHERE SURVEY RESPONDENTS LIVE
BY ZIPCODE + TARGET MARKET AREAS



Unhoused

Demographic & Socioeconomic Profile

The demographic and socioeconomic profile of the 47 unhoused respondents (7.7% of all respondents) include age, gender, sexual preferences, marital status, income levels, employment status, and education level. Accordingly, the majority responses among the unhoused include 72.3% who are between the ages of 35 and 64 (34); 60% are female (28); 87% identify as straight as their sexual orientation; 55.3% are single and never married (26); and, 87.2% earn less than \$20,000. Other important indicators include 19.1% have less than a high school degree (9), and 14% indicate they have a full-time job (6). Additionally, when asked about veteran status, no unhoused respondents indicate they are a veteran.

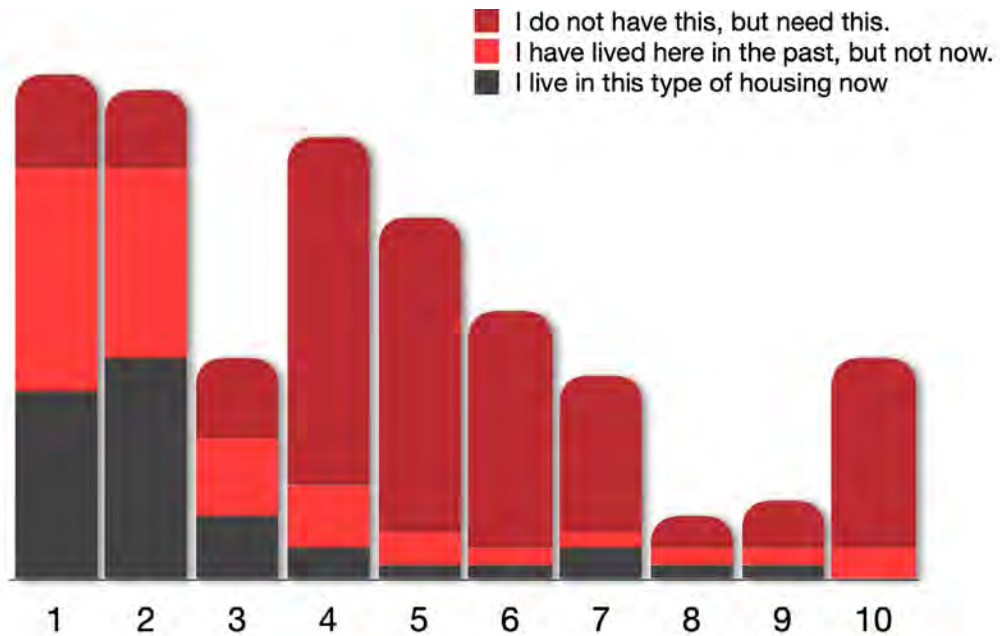
TOP RESPONSES TO CURRENT LIVING CONDITIONS

- Where live = **On the street** (23) - 48.9%
- Living with = **Live alone** (14) - 35.9%
- Impact of current living location = **Feeling unsafe** (12) - 17.4%
- Concern paying current housing (scale of 1 – 5) = 5.0 **Extremely** (14) – 51.9%
- Worried about losing housing = **No** (322) - 58% versus Yes (233) - 42%
- Biggest challenges getting stable housing = **Affordability** (28) - 17.8%
- COVID-19 pandemic impact on housing situation = **Affected** (44) - 94%

CURRENTLY NEED BUT DO NOT HAVE - NEED NOW

- Emergency shelter = 16.2% (6)
- Homeless shelter = 13.2% (5)
- Sober housing / housing for people in recovery = 16.7% (5)
- Low-income housing = 62.9% (22)
- Subsidized/affordable housing friendly to families with children = 62.5% (20)
- Subsidized/affordable housing accessible to people with disabilities = 48.4% (15)
- Subsidized/affordable housing for victims of abuse or violence = 33.3% (10)
- Housing in a nursing home = 8.3% (2)
- Housing in an assisted living facility = 10.3% (3)
- Housing that offers culturally specific support services = 38.7% (12)

EXPERIENCE WITH SUPPORTIVE HOUSING - UNHOUSED



1. Emergency shelter
2. Homeless shelter
3. Sober housing / housing for people in recovery
4. Low-income housing (e.g., Housing Choice, Section 8, etc.)
5. Subsidized/affordable housing friendly to families with children
6. Subsidized/affordable housing accessible to people with disabilities
7. Subsidized/affordable housing for victims of abuse or violence
8. Housing in a nursing home
9. Housing in an assisted living facility
10. Housing that offers culturally specific support services

Summary Findings

The voices of 613 Native American community members participated in the community survey that provides us the findings within this report. This statistically relevant sampling, even considering the likelihood of an undercount of the real population of Native Americans living in the region, important findings have been determined and quantified through this process. As such, the following key categorical findings are confirmed.

- **There is fundamental housing instability being incurred by the Native American community.**
- **Layers of obstacles compound access to affordable and quality housing.**
- **Housing vulnerabilities are severe and range from the risk of losing housing and access to affordable quality housing.**
- **Availability of housing is a top concern.**
- **Affordable housing is the highest obstacle to obtaining housing.**
- **COVID-19 has compounded already existing housing challenges experienced by housed and unhoused individuals.**
- **Resource systems are not enough, and those that exist are not easily accessible.**
- **Unique perspectives of Native Americans are unmet in the Denver Metro regional housing options.**
- **Cultural living styles like multi-generational housing are not available to individuals seeking housing assistance.**
- **Unique conditions affect some individuals who identify as Native American but cannot obtain tribal enrollment status.**
- **Low-income challenges are overwhelming because of the cost of living in the Denver Metro region.**
- **There are many alternative housing needs that individuals need assistance with and specifically culturally based.**
- **Overwhelmingly, the Native American community wants culturally suitable housing options.**

Top Obstacles, Challenges & Concerns

Housing availability, affordability, obstacles, and unique challenges of Native Americans are the most defining concerns by respondents.

The greater Denver Metro region does not offer enough affordable housing options for the majority of respondents. Conditions causing the lack of available affordable housing is **getting worse** putting many individuals at risk of losing their current housing. Cost of living concerns are forcing many to make difficult decisions about basic living needs, and as a result, **some are on the brink of becoming homeless.**

Add to these concerns, the **COVID-19 pandemic has exasperated living challenges** for many who are experiencing additional layering of challenges.

Native Americans living in the greater Denver Metro area have unique challenges in addition to those mentioned above. Many

discuss **historical traumas** forced on indigenous people that negatively influenced the current urban Native American population in the Denver region.

Some have lived in Denver their whole lives, others have relocated from their **tribal reservation**, while others plan to return. There is not a centralized **community core**, and places of gathering and support are **scattered** across the region. Lastly, those in need of assistance often do not know what is available, or how to access resources.

Affordability is at the topic of the most frequently mentioned. A variety of supporting topics support this including the following:

- Concern about paying
- Cost of living
- Covenant restrictions
- Expensive
- Housing prices
- Income levels

- Low income
- Obstacles getting worse
- Overqualified
- Rent is expensive

Obstacles to Accessing Affordable Housing

There are numerous obstacles described by respondents that prevent access to affordable housing including the following:

- Ageism
- Background barriers
- Background check
- Barriers to getting help
- Covenant restrictions
- Denial of housing
- Discrimination
- Displacement because owner selling
- Extended family
- Families
- Landlord
- Large families
- Living challenges
- Multi-generational
- Obstacles
- Obstacles getting worse

- Overqualified
- Rental to sale
- Single parent
- Social security
- Unemployed
- Vulnerability
- Wait lists
- Young adults
- Abuse
- Affordable
- Ageism
- Background barriers
- Background check
- Barriers to getting help
- Concern about paying
- Cost of living
- Covenant restrictions
- Denial of housing
- Disabled
- Discrimination
- Displacement because owner selling
- Distance challenges
- Expensive
- Extended family
- Families
- Hazardous conditions
- Health care
- Health related
- Historical trauma
- Housing prices
- Income levels
- Landlord
- Large families
- Living challenges
- Low income
- Multi-generational
- Noise
- Obstacles
- Obstacles getting worse
- Over qualified
- Quality of life
- Rent expensive
- Rental to sale
- Safety
- Single parent
- Social security
- Unemployed
- Vulnerability
- Wait lists
- Young adults

Key Takeaway Formulas

Key Findings

Housing stability is impacted by a complex mix of obstacles, challenges, and concerns unique to Native Americans. A simplistic anecdotal formula looks like this:

- Availability +
- Cost of living +
- COVID-19 impacts +
- Culture

Root Causes

- Affordability +
- Obstacles to accessing affordable housing

Root-Root Causes

- Socioeconomic conditions +
- Marginalization of Native American populations +
- Historical traumas impacting Native American people

Statements of Difficulty

- Overcoming layers of obstacles +
- Housing instabilities +
- Vulnerabilities +
- Changes since COVID-19

Unique Perspectives of Native Americans

- Desirable living conditions +
- Resource systems +
- Reservation back-and-forth +
- Unenrolled Native Americans +
- Low-income challenges +
- Alternative housing needs +
- Ideal housing for Denver's Native American community +

ACTION PLAN RECOMMENDATIONS

1	2	3	4	5	6
Point-In-Time Count	NAHC Role	Messaging	Current Funding	Goal Setting	Native American Housing Resource Center
Increase data collection efforts as part of the Point-In-Time count 2022.	Confirm role of NAHC moving forward and possible opportunities.	Refine and expand housing mission statement	Maximize current funding opportunities	Priorities and goal setting	Centralized place and location
January 2022 PIT = critical for documenting homeless population	Formalize organizational structure (pros & cons)	Expand messaging through comprehensive PR strategies	Create a policy strategy to advocate for resources	Establish housing priorities	Education and knowledge center
NAHC organize volunteer strategy to work with MDHI	Certain urgencies to chase funding opportunities	Identify and develop messengers	State and local resources	Establish targeted goals	
Coordinate training			National Native American nation-building resources		

7	8	9	10	11	12	13
Improve Opportunities to Secure Housing	Build Capacity	Develop New Housing	Strategies for All Housing Types	Continuous Data Collection	Business Structure	Toolkits
Incentivize landlords and property owners to rent to Native American individuals	Develop networks and build capacity for new programs and housing development	Create permanent supportive housing / affordable housing committee to start a development project	Support development of additional housing stock of all types	Data is golden + data = access to funding	Short-term & long-term goals	Centralization of information
Assistance to get into housing	Seek potential housing development partners	Track 1 - Existing state and local systems	Identify potential residential development sites	Determine data needed, geographic reach and frequency	Creative strategies to maximize new opportunities	User-friendly, culturally appropriate interpretation of data
Assistance to maintain housing	Seek potential funding partners	Track 2 - Alternative options engaging national Native American advocates & resources	Explore possible Native American set-asides or preferences for government funding	Identify data collection sources		Development guide with pertinent data + educational informative info
Consider development of philanthropic "arm" to build volunteer programs	Seek and identify land					

Full Recommendations

1. Increase Data Collection Efforts as part of the Point in Time in Early 2022

Because so many funding sources require specific types of data such as the “Point in Time” and “Homeless Management Information System” datasets to access resources in a competitive funding environment; increasing the quality and the quantity of data is an essential recommendation for the Native American Housing Circle.

The team suggests that the Native American Housing Circle (NAHC) devise a strategy to increase volunteers to capture more data on unhoused relatives during the January 2022 Point in Time count. This will require coordination with Metro Denver Homeless Initiative (MDHI), volunteer recruitment, and volunteer training.

The site visit to Seattle highlighted this type of initiative where Chief Seattle Club and their allies recruited Native surveyors and outreach workers to survey unhoused Native Americans. As a result, their unhoused count increased significantly in a short period of time (from 5% to 15%). This increase in data helps to advocate for more housing and homeless services.

Additional suggestions include providing culturally appropriate trainings for non-Native service providers who encounter unhoused Native Americans and may have an opportunity to collect data as part of their service provision.

Finally, working with MDHI, the City of Denver, and State of Colorado to improve data collection systems and advocating for ways that the process can be more equitable and culturally appropriate can help future data collection efforts be more successful. Specifically, during several focus group meetings with agencies and service providers, it was suggested that there is momentum to replace the current data collection tool; the “Vulnerability Index - Service Prioritization Decision Assistance Tool” (VI-SPDAT), as it is believed to be an inequitable tool. Working closely with MDHI over the next several months may provide a timely opportunity to advocate for a tool that can work best for Native American populations.

2. Formalize NAHC Role Moving Forward

The housing needs and opportunities of the Native American community within the subject region are significant and efforts to address them will require coordinated efforts from multiple contributors on an ongoing basis. As a result, Native American advocates should re-affirm the role of the NAHC as it relates to housing advocacy for the Native American community. While several individuals and organizations exist in the region that serve as advocates for various Native American issues and causes, their efforts do not focus exclusively on housing issues. Given the scale of the Native American community’s housing needs, the complexity involved in addressing such needs, and the level of commitment required to effectuate change, it is recommended that the NAHC affirm its role as the lead housing advocacy agency for the Native American regional community. NAHC should continue to grow its members and continue to be comprised of individuals from a variety of backgrounds, bringing together individuals with knowledge of housing issues, funding sources and processes, housing policies,

and advocacy efforts specifically related to the Native American community. These stakeholders might include representatives from some of the national leaders in Native American non-governmental organizations, private business, and other advocates who have presence in the Colorado and Denver Metro region. As much as reasonably possible, NAHC should have representatives from most, if not all, of the subject counties. NAHC will want to develop an Action Plan that begins with messaging and communications (recommendation #3), set a formal housing policy agenda (recommendation #4), and develop strategic priorities and goal setting (recommendation #5). Once these are established, the committee can begin to develop more involved strategies to achieve agreed-upon objectives that align with the additional strategies suggested below.

3. Messaging & Communications

Developing a unified message, selecting the most effective methods of communication, and training messengers on proper messaging will be critical to moving Native American advocates' efforts toward their objectives in addressing Native American regional housing issues.

- A. **Refine and Expand Housing Mission Statement**
 - Expand DIFRC's current mission statement or establish a Native American advocacy group mission statement to include selected housing priorities and goals with an emphasis on articulating how efforts to address housing impacts the Native American community.
- B. **Expand Messaging Through Comprehensive Public Relations Strategies and Communication Tools**
 - Advocates should determine common themes, targets, and objectives to create a focused message. Data collected and presented in the Denver Metro Native American Housing Needs Assessment should be part of the message. Advocates should develop a comprehensive broad approach to

disseminate messages. A comprehensive public relations campaign should include a strategic plan to raise awareness and sustain that awareness using a variety of tactics. Strategies might include a combination of tactics like attending community events, participate in public speaking engagements, conference sponsorships, publishing or contributing to articles, issuing press releases, developing/using online resources, creating a series of storytelling communications for video use, and more.

- C. **Identify and Develop Messengers** – Select reputable and influential Native American community members as messengers. This may include selecting a “champion” to lead Native American housing advocacy efforts who is respected inside the Native American community and out as well. Such a champion can be individuals, an organization, or a committee (existing or to be created), to lead such efforts.

4. Maximize Current Funding Opportunities & Create a Policy Strategy to Advocate for Resources

This is a unique and critical moment in our country for housing and services funding due to historic levels of funding at the federal level. As such, this is an opportune time for NAHC to engage in policy advocacy and emphasize the resource needs of Colorado's Native American community.

- A. **State and Local** – At the state level, there are several working groups and efforts happening concurrently to determine how millions of dollars will be expended in the next few years. There are also ongoing advocacy opportunities to change administrative and internal policies within the Colorado Division of Housing, the Colorado Housing and Finance Authority, and local governments.

For example, “*Affordable Housing Transformational Task Force and Subpanel*” was assembled by the State of Colorado General Assembly in 2021 to conduct research and recommendation on affordable

housing concerns. The 15-member panel provided recommendations to the General Assembly and the Governor on policies in January 2022 to create transformative change in the area of housing using federal coronavirus recovery money.³

Another example is the current proposed legislation, “*Colorado HB22-1051 Mod Affordable Housing Tax Credit*.” The proposed bill would extend the Colorado Housing and Finance Authority's Colorado Affordable Tax Credit program until 2034 and increase annual funding for the program from \$10 million to \$15 million. The tax credit program helps leverage private funds to support the development and preservation of affordable rental housing.⁴

At a local municipality level is the current policy work being developed by the *Advisory Committee for the City and County of Denver's “Expanding Housing*

3 Affordable Housing Transformational Task Force and Subpanel (2022). Affordable Housing Transformational Task Force Recommendation Report. Prepared by Wellstone Collaborative Strategies. https://leg.colorado.gov/sites/default/files/images/affordable_housing_report_final.pdf.

4 Cohousedems. “More Coloradans to Save Money on Housing with HB22-1051.” Colorado House Democrats, February 16, 2022. <https://www.cohousedems.com/more-coloradans-to-save-money-on-housing-with-hb22-1051/>.

*Affordability” initiative.*⁵ (See list of committee members on the initiatives website.)

A final example is the city of Boulder’s draft amendment to their *“Boulder Valley Comprehensive Plan 2020 Mid-Term Update, Recommended Policy and Text Changes (DRAFT).”* The new policy language could be provide a precedent-setting first step to Native American acknowledgment that addresses their Native American residents’ unique needs. However, their proposed policy is limiting and does not address “people.” The proposed new policy language states, *“Consultation with federally recognized American Indian Tribes.”*⁶ While recognizing the historical importance of the indigenous tribes ancestral lands, it does not address the unique characteristics of urban Native American individuals, many who represent unrecognized tribes that live in the area. In addition, one could argue that unrecognized tribes warrant equal consideration as do federally recognized tribes. After all, the reason for unrecognized status of many tribes was often based on federal policies of genocide and removal in support of expansionism policies.

In these examples, the initial question is whether there are advocates representing Native American interests participating in these and other policy efforts? If not, there should be a strategy for developing this role. If there is, are they connected to NAHC and is there a current mechanism within NAHC to consider these types of matters related to advocacy actions? The Housing Needs Assessment Consultant Team is not aware of any such role.

To maximize current opportunities in relation to the goals of NAHC and of this report, a strategy should be developed immediately. To do so will require carefully constructed communications, messaging, and educational materials be developed along with policy recommendations as many key partners are not aware of the history of the Native American community, or their need for culturally appropriate Native focused housing and services programming. We recommend that the NAHC begin drafting Native American housing policy request for local governments, Colorado Housing and Finance Authority, and local governments Divisions of Housing.

A. Policy/Text Topic: Intergovernmental Cooperation, Consultation with federally recognized American Indian Tribes (Chapter III, Section 1)

The new policy aims to reflect the existing Memorandum of Understanding and direction in the 2019 Open Space and Mountain Parks Master Plan recognizing consultation with indigenous people about cultural resources on OSMP/city land.

Proposed New or Changed Policy / Text:

New Policy: Consultation with federally recognized American Indian Tribes

In the pursuit of shared responsibility and of promoting knowledge about American Indian Tribes, unifying communities, combating prejudice and discrimination against Indigenous Peoples, the city supports actions that encourage understanding and appreciation of Indigenous Peoples, their traditions, culture and our shared history in these ancestral lands known as Boulder Valley.

Proposed new policy language changes in the city of Boulder’s “Our Legacy, Our Future” Boulder Valley Comprehensive Plan 2020 Mid-Term Update. BVCP Mid-term Update Recommended Policy and Text Changes – DRAFT.” <https://bouldercolorado.gov/media/4569/download?inline>.

5 “Expanding Housing Affordability.” City and County of Denver. Accessed February 28, 2022. <https://www.denvergov.org/Government/Agencies-Departments-Offices/Agencies-Departments-Offices-Directory/Community-Planning-and-Development/Denver-Zoning-Code/Text-Amendments/Affordable-Housing-Project#section-3>.

6 “Boulder Valley Comprehensive Plan 2020 Mid-Term Update.” Accessed February 25, 2022. <https://bouldercolorado.gov/media/4569/download?inline>.

- B. **National Native American Nation-Building Resources** – There are programs and grassroots efforts across the country of Native American initiatives focused on housing needs like the National American Indian Housing Council. Some are grown out of federal government agencies like the U.S. Housing and Urban Development (HUD), Office of Native Americans, where traditionally programs focus on tribal nations, but some new opportunities exist for off-reservation housing assistance. Many organizations are critical stakeholders that should be candidate partners, and certainly counseled including the Native American Indian Housing Council, National Council to End Indigenous Homelessness, among others. Most urgent, current COVID-19 relief funding continues to be disseminated to tribes and frequently benefit tribal members living off-reservation. A strategic effort to lobby for the needs of urban Native American communities should be made a TOP URGENT priority as this period of funding is a one-time opportunity that will expire soon.

There are also Native American-owned philanthropic organizations (like First Nations Development Institute headquartered in Colorado); financing agencies dedicated to serve Native Americans (like Native American Bank headquartered in Denver); numerous Native American-owned business; and, many Tribes that participate in off-reservation housing development (such as those surrounding the urban cities of Seattle, Portland, Phoenix, and Minneapolis-St. Paul). Increasingly, more opportunities, partnerships, and collaborations are being developed. NAHC representing the interests of the Native American population across the greater Denver Metropolitan region and beyond, should be organized immediately with a national advocacy and relationship-building process. Partnerships with organizations that represent Native American needs and causes like the National Congress of American Indians among others mentioned in these action recommendations, should be developed as fast as possible to help represent interests and elevate housing needs of urban Native Americans that will directly benefit our target population.

5. Priorities and Goal Setting

Although elementary in nature, advocates will want to work together to mutually select specific housing priorities and targeted housing goals among the many possibilities that exist. By doing so, advocates can develop more focused and effective efforts in addressing housing issues in the region.

- A. **Establish Housing Priorities** – Advocates will want to establish and focus efforts on specific priorities. This can include such things as supporting new development, preserving housing, determining geographical areas of focus, securing funding, identifying development partners, etc. Such priorities can also include specific populations or household segments, including household income segments (e.g., 30%, 50%, or 80% of Area Median Household Income) or families, single-parents, grandparents with dependent grandchildren, seniors, homeless, disabled, people in crisis, etc. It is suggested that advocates select some of the more attainable objectives as initial priorities to help build momentum toward larger and more involved objectives.

- B. **Establish Targeted Goals** – Specific targets should be established both for the short-term (typically less than two years) and long-term (typically five to 10 years). Such targets can be the number of people to house, number of units to build, a specific reduction of homeless persons, etc. These targets can be used to evaluate progress over time and allow advocates to adjust efforts to improve opportunities for success.

6. Establish Native American Housing Resource Center

While there are numerous resources available in the region that include information on housing assistance, resident services, housing education programs, and housing development programs, there are very few resources that address the specific housing needs of the Native American community.

- A. **Centralized Place** – Advocates should consider establishing a centralized and accessible physical office in the region and online presence that would serve as a Housing Resource Center. It should be centrally located and easily accessible so people can access through public transportation and their own vehicles alike, meaning parking must be plentiful.
- Much like a public housing authority, this Housing Resource Center could be specifically structured to exclusively address the Native American community's housing needs. Staffed by trained and knowledgeable housing professionals, this center could, for example,

maintain information on housing alternatives offered in the area, provide housing education or placement services, identify properties that accept Housing Choice Vouchers, and provide guidance on housing programs and financial assistance that is available to the Native American community.

Among a myriad of other services that could be offered, this center could also provide assistance or guidance on resolving credit, criminal or rental history issues that may be barriers to securing housing.

- B. **Education and Knowledge Center** – This resource center should include strategic curriculum development for both on-line and in-person education. Educational needs are wide-ranging and should address all levels of building knowledge around housing and other basic needs. Toolkits should be developed to support programs and authored in collaboration with local and national industry expert partners.

7. Enhance Opportunities for Native American Community to Secure and Maintain Housing

Given the Native American housing issues associated with affordability, availability, and quality in the Denver Metro Area, Native American advocates will want to develop a plan that encourages properties to rent to the Native American community, assists the Native American community in securing housing, and helps existing Native American homeowners maintain their homes.

- A. **Incentivize Landlords and Property Owners to Rent to Native American Community** – Native American advocates can encourage landlords or property owners to rent housing to the Native American population by promoting benefits to landlords such as possible tenant matching/free marketing through the Housing Resource Center (see #6 recommendation), providing payments toward the costs of repairs for unit damage caused by tenants, offering a loan program to enable landlords to renovate units to meet HUD Housing Choice Voucher (HCV) program standards, and educate landlords on the benefits and process of the HCV program.
- B. **Assistance to Help Native American Population Get into Housing** – Advocates should consider efforts that would reduce or eliminate certain barriers that often prevent the Native American community from securing housing. This may include offering tenant lease application payments, security deposit or down payment assistance, offering Native American

Housing Choice Vouchers, or providing help to resolve background check issues.

- C. **Assistance to Help Native American Population Maintain Housing** – Consideration should be given to exploring and securing home maintenance, repair, and weatherization funds to assist current Native American homeowners. This could include promoting and/or building relationships with various home loan funders and/or establishing a revolving loan program that enables lower income Native American households to borrow funds that they may otherwise not be able to obtain to address housing quality and safety issues. Such efforts would enable more Native American households to stay in their homes longer, including seniors that may want to age in place.
- D. **Consider Development of a Philanthropic "Arm" to Build Volunteer Activism Programs** – Nonprofits like "Habitat for Humanity" (builds new housing), and "Rebuilding Together" (repairs homes), among others, are established programs with great reputations and impact. One strategic approach could include potential collaboration with existing groups to develop a targeted effort and "branded" initiative to help Native Americans in need. Another approach might be to develop a program directly. To seed this approach, an initial collaboration could be started with a short-to long-term strategy to evolve into a standalone program.

8. Develop Networks and Build Capacity for New Programs and Housing Development

The housing challenges facing the Native American community are significant and will require collaboration between both the public and private sectors, both within and beyond the Native American community, to solve. As such, Native American advocates will want to build upon the comprehensive network of Native American supporters that exist in the market that include potential housing development, funding partners and other organizations focused on Native American concerns that are active in the region.

- A. **Seek Potential Housing Development Partners** – Native American advocates will want to identify potential development partners that have experience with or a working knowledge of Native American housing issues in the region. Such partners may include nonprofit groups, private sector builders, etc. and can be identified through a review of Colorado Housing and Finance Authority’s (CHFA) past Low-Income Housing Tax Credit (LIHTC) applicants, home building trade associations, conversations with tribal associations or tribal housing authorities, a review of HUD-funded projects, and conversations with affordable housing lenders and tax credit syndicators.
- B. **Seek Potential Funding Partners** – Native American advocates should consider identifying possible funders of residential development and preservation projects. Such funders can include HUD-approved lenders, tax credit investors and syndicators, foundations and philanthropists familiar with or interested in supporting Native American causes, and other

housing advocates including tribal nations and Native American organizations. Outreach efforts should include educating funders on the specific needs of the Native American community, illustrating the benefits to contributing to Native American residential projects, and demonstrating the successes of previously developed Native American residential projects.

- C. **Explore Possible Native American Set-Asides or Preferences for Government Funding** –Native American advocates should consider exploring the establishment of Low Income Housing Tax Credits and Housing Choice Voucher Set-Asides specifically for the Native American community. Advocates will want to educate potential funders on the specific housing needs and challenges of the Native American community and discuss the possibility of establishing set-asides, economic incentives, and other funding resources that can be directly targeted for housing projects that serve the Native American population.
- D. **Seek Land for Residential Development Sites** - Make a primary goal to identify and acquire land and buildings for future development. Currently, there are significant resources for acquisition and a number of local governments managing processes to award sites to developers. It should also be a priority to find a development partner and actively respond to local Requests for Proposals, as well as approach nonprofits, churches, and housing authorities to seek sites that may be underutilized. Partnerships will be an important consideration as a potential start-up strategy.

9. Create a Permanent Supportive Housing/Affordable Housing Committee to Begin a Development Project

Throughout this process, Native American community leaders have expressed an interest in developing and managing a Native-specific permanent supportive housing (PSH) community in metro Denver to decrease homelessness for unhoused relatives. There are significant resources available to undertake this effort now and NAHC can help to facilitate a committee that focuses on developing a program model, identify a development partner, and identify potential sites. The process for developing a PSH project concept can take anywhere from 6- 12 months to build community consensus, as well as the technical capacity to undertake a project. It takes another 2-3 years to raise capital and build the building. Starting this process in early 2022 aligns with additional opportunities created from this COVID-19 pandemic

resource rich environment. Immediate next steps could include the following approaches below.

Track 1 – Existing State and Local Systems

- A. Native American Housing Circle hosts new PSH/ Housing Development Committee.
- B. DIFRC or other Native service provider agency acts as project sponsor and lead service provider. This agency will use its experience and access to funding to guarantee support services for a potential project and increase competitiveness for funds with CHFA and DOH.

- C. The committee can engage a PSH/housing development consultant to assist with the process or can immediately identify a development partner to assist with the process. The developer can provide expertise and funding but would be required to have a Native agency in the ownership structure and provide a Right of First Refusal to the Native agency service provider partner after the compliance period.
- D. Over several months, the committee, lead provider, and development partner would identify the following:
- Target population to be served.
 - Number of units, unit size and onsite service spaces.
 - Develop and begin funding partner education; early and frequent meetings with the local government, CHFA and DOH will help to establish a greater understanding of the need and project approach used by the Native community for a Native development project.
 - Site identification. Although there is significant funding in the greater Denver metro area, there is also significant competition and development pipeline of projects. It would be beneficial for the team to consider sites throughout Metro Denver. Other counties might work closely with their housing authority who could be approached, and some churches have shared an interest in sponsoring a project. The team has had a preliminary conversation with a few housing agencies and a church and believe there could be site options identified in the first quarter of 2022.

Of important note, the State of Colorado has funding available for acquisition of existing buildings and sites called “Operation Turn-Key.” Denver’s Department of Housing Stability (HOST) works closely with the Denver Housing Authority to issue Requests for Proposals (RFP) for sites for development a few times a year.

Track 2 – Alternative Options Engaging National Native American Advocates and Resources

In addition to the more well-known processes that exist in the public housing sector in the State and within the local municipalities, there are possible alternative development opportunities that could be explored related to Native American funding sources and creative partnerships. Several case studies in other urban settings have proven successful and should be studied in more detail to uncover possibilities of alternative development strategies.

For example, the U.S. Department of Housing and Urban Development (HUD) through the Native American Housing Assistance and Self-Determination Act (NAHASDA), has provided a mechanism for off-reservation housing assistance using Indian Housing Block Grants (IHBG). Several of the case studies highlighted in this report in Portland and Minneapolis-St. Paul have accessed IHBG funding.

In all the cities profiled in the case studies, there are examples of Native American tribes who are participating in housing developments. (See Appendix B.) While Denver is unique compared to other metropolitan areas because there are no federally recognized tribes nearby, there are in fact extensive Native Americans representing tribal communities in the region equivalent in scale to other cities that have tribal nations in and surrounding their respective metro areas.

To explore these ideas in more detail, a development team including individuals with existing relationships in the Native American community from a national perspective, should help further discussions. One initial first step might include review of the Community Survey and the findings of tribal affiliations that identify what tribes are represented in the area and the number of individuals either enrolled or affiliated with the each.

This Housing Needs Assessment project initiated some of these efforts, but comprehensive study should be done. In addition, mapping out specific details in development tools and structures should be considered from a legal, taxation, organizational, and finance point of view.

10. Support Development of Additional Housing Stock of All Types

Given the lack of available, affordable, and quality housing alternatives that exist in the region, Native American advocates should make the creation of additional housing that meets the specific needs and stated goals of the Native American community a priority. Of important note, we are emphasizing here and throughout the Housing Needs Assessment, all recommendations are intended to focus on the unique needs of culturally appropriate housing, services, and resources.

Housing needs are wide reaching including assistance for homeless, low-income affordable, single-family and multi-family that includes accommodation of multi-generational and large families, alternative housing, senior living and continuum of care, emergency shelters, and temporary housing. Steps associated with site identification and development funding should be explored.

- A. **Identify Potential Residential Development Sites**
 - Native American advocates should explore opportunities to secure vacant/abandoned buildings, properties in foreclosure, vacant and buildable land, and publicly owned properties that may be donated or purchased at a significant discount that may serve as sites for residential development. Native American advocates can develop and maintain a potential site database, much like governmental economic development offices offer, with details on candidate sites that could be made available to potential development partners. Advocates should consider using data (e.g., Denver Metro Native American Housing Needs Assessment, U.S. Census 2020, etc.) to identify geographic areas with the greatest concentrations of Native American population/households to narrow down site identification efforts.

11. Ongoing Data Collection

Data is golden. Evidence-based data is a key element in educating and convincing others to address housing issues specific to the Native American community. While the Denver Metro Native American Housing Needs Assessment includes abundant datasets on Native American demographics and housing alternatives, advocates will want to consider building upon such data or expanding data collection to further their efforts. In fact, it became clear during this project that the seven-county target area identified by NAHC for the project, while informative and represents a high concentration of the general population (non-Native American), it does not encompass the wider fast-expanding metropolitan area. This is supported by survey participants who live outside the target area along with anecdotal information provided at on-site survey events. This is especially important to note because cost of living, lack of availability of affordable housing, and gentrification conditions are pushing homeless, low-income, and middle-class populations further from the greater metropolitan area.

- A. **Determine Data Needed, Geographic Reach and Frequency** – Advocates will want to determine data that will be needed on a periodic basis to help support established priorities and goals. This includes building upon existing data and expanding data collection regarding other topics. Data collected should serve to educate the public on the unique aspects of Native American socioeconomics and housing circumstances, as well as illustrate cultural aspects that may not be commonly known in the general public. The selection of benchmark data should be made to track changes over time among the Native American population as well as monitor advocacy progress and successes.
- B. **Identify Data Collection Sources** – Using various data sources cited in the Denver Metro Native American Housing Needs Assessment as a baseline for collecting future data, Native American advocates should continue to seek additional sources for conducting data collection (e.g., other Native American advocacy groups, university/institutional organizations, CHFA's periodic resident surveys, regional/state tribal affiliations, etc.). Native American advocates can work in collaboration with such groups to expand their reach and scope of data collection necessary for advocacy and education efforts.

12. Research Organizational & Legal Business Structures for Unique Access Opportunities

Short-term and long-term strategies should consider the variety of organizational and legal business structures available that could create unique opportunities to access funding, provide comprehensive services, allow Native American preferences, along with other benefits.

Developing a path forward approach today can set up the needed steps along the way to reach long-term goals. In developing the strategy, consider additional research with other organizations in other cities that have many years of experience and learned lessons in their organizational changes. Consider examples that range from nonprofits to Urban Indian Organizations and Community Development Financial Institutions.

For example, the case studies in this report depict organizations dedicated to Native American interests, including housing in other urban cities. The successful and influential organizations have nonprofit status and unique organizational and legal structures that allow them to navigate creative funding structures that offer maximum benefit for development opportunities. Foremost, all are legally structured as **501(c)3 nonprofit** organizations.

In Phoenix, Native American Connections became recognized as an **Urban Indian Organization** in 2018. This structure allows them to receive recognition and funding through the Office of Urban Indian Health Programs under the banner of the Indian Health Service. Given this designation, the organization can serve a more diverse population offering a wider array of health care options, including medical, dental, pharmacy, behavioral health, etc. Achieving this status allows the organization to gain more access to funding, healthcare resources, and additional staffing needs to serve the local community better.

In Minneapolis-St. Paul, the American Indian Community Development Corporation became a Community Development Financial Institution (**CDFI**) in 2010. Through CDFIs, economically disadvantaged individuals and communities receive access to financial resources and needed services. “Native CDFI” serve a predominately Native American market and demonstrates a majority Native American ownership structure. (See “Resources” section for additional information on Urban Indian Organizations and Native CDFIs.)

13. Develop a Toolkit for Developers, Public Agencies, Property Managers, Landlords & Others

A. **Centralized Keeper of Information** – Today, there is no one place to find information about the Native American community profile, and what exists is scattered and inconsistent. In addition, various sources that collect information often have conflicting data from one another, and almost always, don’t provide detailed data when reporting findings.

One entity should take it upon themselves to be the resource that collects and disseminates historical and current information. NAHC has the opportunity to serve as THE central resource for the most accurate and up-to-date information on the Native American population and characteristics that define this community.

B. **Easily Digestible Data Sharing** – Developing tools for information sharing should take the mass of data and interpret into user-friendly and easily understood communication tools. Interpretive data into data visualization graphics and interactive systems is critical in today’s communication platforms. Providing these tools support centralized and consolidated data processes.

One example is an online data visualization dashboard similar to Boulder’s “Affordable Housing Dashboard” that is an easily accessible tool for quick facts and information sharing.⁷ Another example are the infographics that many agencies develop like the Metro Denver Homeless Initiative (MDHI) uses in their annual “State of Homeless Report” to communicate a significant amount of data interpreted into small “nuggets” of facts.

Important to the uniqueness of the Native American community and the information and communication tools developed, the graphic design of communication tools should be representative of the Native American

7 <https://boulder.colorado.gov/boulder-measures/affordable-housing-boulder>

community. Design of future communication tools might be developed with a local Native American artist.

- C. **Development Guide for Native American Communities**
 - Consider developing a simple shareable tool to communicate facts and anecdotes about partnering and supporting Native American people. The tool can be a resource that shares some of the unique aspects of culture, such as the importance of connectivity to other Native Americans, extended families, traditional practices, connections to the outdoors, and other characteristics that support Native American housing.

The guide could also include educational and historical background about indigenous people of the region and resources for gathering additional information about Native Americans. The guide should provide a profile of the importance of the Native American community living in the region and a summary economic impact this population contributes to the area. The profile should feature Native American leaders, businesses, artists, and culture bearers. It should also provide listings of Native American organizations in the region.



**DEMOGRAPHICS &
SOCIOECONOMICS**

HOUSING SUPPLY

DEMOGRAPHIC CHARACTERISTICS & TRENDS

Demographics were evaluated for the PSA (Region) and the individual SSAs (seven subject counties). Key demographic characteristics and projections for the study areas, with an emphasis on the AIAN⁸ population, are summarized as follows.

Population

The chart below, “American Indian & Alaska Native Population,” is a distribution of population with American Indian or Alaska Native (AIAN) heritage, being either AIAN alone (single race) or AIAN in combination with one or more other races.

According to the 2020 Census, a total of 106,371 people identified as

AIAN within the seven-county study Region. This is an increase of 52,973 people over the 2010 Census AIAN population count of 53,398. This represents an increase of 99.2% over the preceding decade, or an annual increase of 9.9%. This rate of growth is substantially greater than the 16.2% overall population growth experienced in the Region between 2010 and 2020. All seven counties experienced significant 10-year growth of AIAN population, with the largest increases in the number of AIAN population occurring in the counties of Adams (11,762), Arapahoe (10,453), Denver (10,386), and Jefferson (10,046). While all seven counties experienced 10-year growth rates of nearly 70% or greater, the greatest percent increases occurred in the counties of Douglas (178.8%) and Broomfield (148.9%). As

of 2020, the counties with the largest AIAN populations are the Region’s four largest counties of Denver (25,381), Adams (22,719), Arapahoe (20,717), and Jefferson (19,563). These four counties comprise well over 80% of the study Region’s AIAN total population.

The AIAN population represents shares of each county’s total population ranging from 2.3% to 4.4%, with the greatest AIAN shares in the counties of Adams (4.4%), Denver (3.5%), Jefferson (3.4%), and Arapahoe (3.2%). Overall, the 106,371 AIAN population represents 3.3% of the Region’s population. This share is notably higher than its 2010 share of 1.9%, demonstrating the growing influence of the AIAN population on the Region.

ALASKA INDIAN & ALASKA NATIVE POPULATION

	American Indian & Alaska Native Population								
	2010 Census			2020 Census			2010-2020 Change		
	Alone	Combination	Total	Alone	Combination	Total	Total Change	Percent Change	Annual Change
Adams	5,916	5,041	10,957	9,520	13,199	22,719	11,762	107.3%	10.7%
Arapahoe	4,363	5,901	10,264	6,820	13,897	20,717	10,453	101.8%	10.2%
Boulder	1,832	2,155	3,987	2,509	5,451	7,960	3,973	99.6%	10.0%
Broomfield	336	405	741	435	1,409	1,844	1,103	148.9%	14.9%
Denver	8,237	6,758	14,995	10,601	14,780	25,381	10,386	69.3%	6.9%
Douglas	1,183	1,754	2,937	1,820	6,367	8,187	5,250	178.8%	17.9%
Jefferson	4,717	4,800	9,517	6,039	13,524	19,563	10,046	105.6%	10.6%
Region (AIAN Population)	26,584	26,814	53,398	37,744	68,627	106,371	52,973	99.2%	9.9%
Region (General Population)	-	-	2,784,228	-	-	3,235,922	541,694	16.2%	1.6%

Source: 2010 and 2020 Census, U.S. Census Bureau; Urban Decision Group; Bowen National Research

8 The term Native American references the American Indian Alaska Native (AIAN) population. The AIAN term is used by the U.S. Census Bureau which the demographic section of this report references. Other terms frequently used to reference this population include “Indigenous” and “Indians.” For the Housing Needs Assessment report, other than the demographic section, the term Native American will be used. On occasion, the term “Native” is used to reference the population as well.

Other notable AIAN **population characteristics** are highlighted below:

- The Region’s AIAN population has a larger share (26.6%) of persons under the age of 18 than the Region’s overall population (21.8%).
- The share (40.7%) of the AIAN adult population within the Region that is married is lower than the overall adult population (50.4%).
- The share (17.9%) of the Region’s AIAN adult population without a high school diploma is more than double the rate (8.5%) of the overall population. The AIAN adult population with a bachelor’s degree (19.4%) is notably lower than the overall population’s share (45.8%) with such degrees.
- Among the AIAN population, there are 14,998 people living in poverty within the Region representing 14.1% of the total AIAN population. This is a greater share than the overall general population’s share of 9.2%.

Households

The table, “AIAN Total Householders (2020 and 2025),” illustrates total households in the Region for AIAN households in 2020 (based on U.S. Census) and 2025 projections and compares them with the overall general population’s number of households during these same time periods.

The largest number of AIAN households are within the counties of Denver (10,575), Arapahoe (8,287), Adams (7,834), and Jefferson (6,521). The counties of Boulder and Douglas have over 2,500 AIAN households while Broomfield County has a little more than 900 such households. The share of AIAN households relative to all households in each county range from 2.0% (Boulder and Douglas counties) to 4.4% (Adams County). Assuming growth rates of AIAN population and households continue to follow recent trends, there will be nearly 59,000 AIAN households in the

Region representing approximately 4.3% of all households in 2025. The shares of AIAN households relative to all households in each county will range from 2.8% (Boulder County) to 6.3% (Adams County). As such, AIAN households will become more prominent in the Region in the years ahead.

AIAN TOTAL HOUSEHOLDS (2020 AND 2025)

	AIAN Total Households (2020 and 2025)					
	2020 Census		2025 Projections		2020-2025 Change	
	Number	Region Share	Number	Region Share	Number	Percent
Adams	7,834	4.4%	12,039	6.3%	4,205	53.7%
Arapahoe	8,287	3.3%	12,506	4.7%	4,219	50.9%
Boulder	2,653	2.0%	3,975	2.8%	1,322	49.8%
Broomfield	922	3.1%	1,608	4.8%	686	74.4%
Denver	10,575	3.3%	14,238	4.1%	3,663	34.6%
Douglas	2,558	2.0%	4,845	3.3%	2,287	89.4%
Jefferson	6,521	2.7%	9,963	4.0%	3,442	52.8%
Region (AIAN Population)	39,397	3.1%	58,938	4.3%	19,541	49.6%
Region (General Population)	1,275,828	100.0%	1,370,239	100.0%	94,411	7.4%

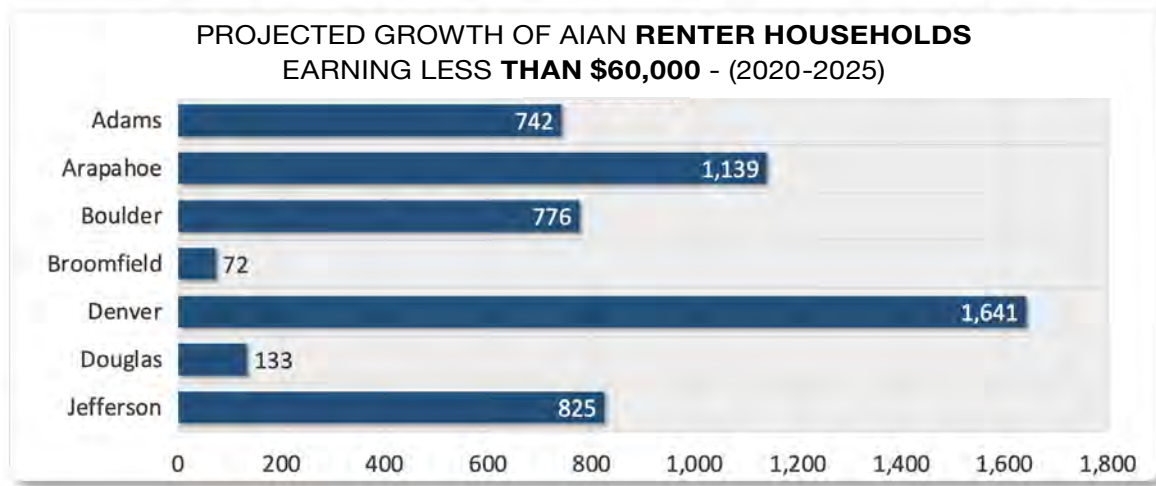
Source: U.S. Census Bureau, 2020; American Community Survey 2015-2019; Urban Decision Group; Bowen National Research

Additional AIAN **household characteristics** are summarized as follows:

- The estimated share of AIAN households by tenure within the Region in 2020 is split nearly evenly between renters (49.8%) and owners (50.2%), while the distribution of households by tenure among all households is more heavily weighted toward homeowners (61.6%) than renters (38.4%). Overall, the noticeably lower share of owner households among AIAN households may illustrate the challenge such households face in becoming homeowners.

- In 2020, the largest share (40.4%) of AIAN **households by age** in the Region was between the ages of 45 and 64 followed closely by 37.4% of AIAN households that are between the ages of 25 and 44. Given all AIAN age cohort groups are projected to increase between 2020 and 2025, housing that serves a variety of AIAN age cohorts will be needed to meet the growing demand for housing. The following graph illustrates the projected change in AIAN households by age cohort for the subject Region between 2020 and 2025.
- Nearly 70% of all AIAN renter households in the Region earn less than \$60,000 annually. These lower

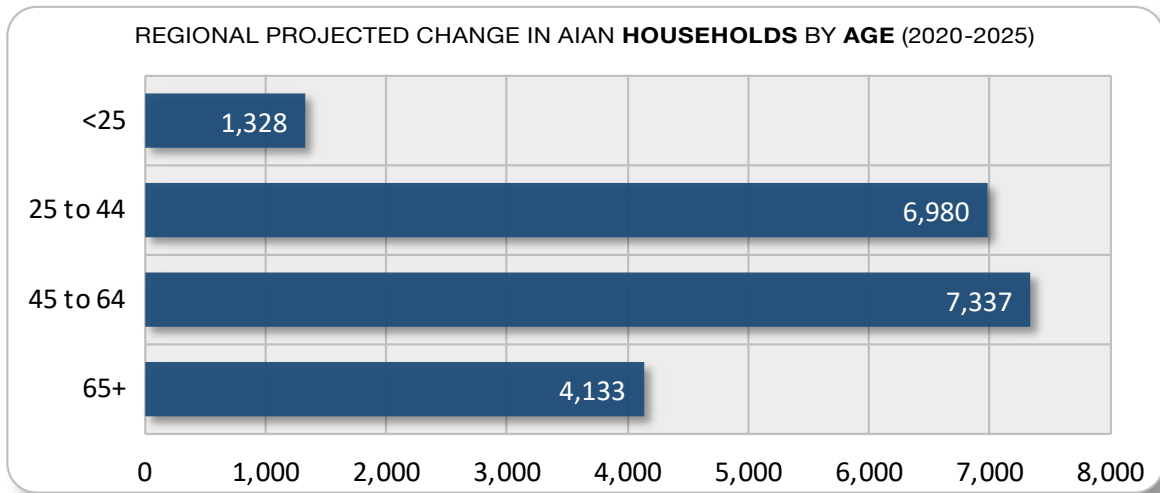
income AIAN **renter households** are projected to increase by 5,324 (39.8%) across the overall Region between 2020 and 2025, representing a notable increase of 39.8%. As a result, affordable rental housing developed under various government subsidized programs or the Low-Income Housing Tax Credit program will be important to both current and future AIAN households in the market.



- Higher income households (earning \$60,000 or more annually) comprise the large majority (64.5%) of AIAN **owner households** within the Region. While lower income AIAN owner households (earning below \$60,000 annually) make up just over one-third (35.5%) of AIAN owner households in the Region, this base of lower income households is projected to increase by 3,796, or 54.2%. As such, affordable for-

sale housing will continue to play an important part to the Region's housing issues and solutions.

Additional demographic data of the AIAN population and households is included in the Appendix, *Bowen National Research Report, Demographic Analysis* section which includes data and analysis of individual county characteristics and trends.



HOUSING SUPPLY

An analysis of key rental housing alternatives and residential for-sale data for the Region and individual counties was conducted and is summarized as follows.

Housing Overview (Secondary Data)

Given the age, conditions and affordability of housing that is offered in a market affect the housing needs of a market, these factors were evaluated as part of this study. This overview provides secondary data sources (U.S. Census 2020, American Community Survey and ESRI) of these metrics for each study county and the overall Region. It is important to point out that while a full accounting of housing data specific to the AIAN population is not available, an understanding of the Region's existing housing stock provides valuable insight

as to the housing challenges facing the AIAN community.

The table below, "Housing Age & Conditions," compares key housing age and conditions of each study area based on 2015-2019 American Community Survey (ACS) data. Housing units built over 50 years ago (pre-1970), overcrowded housing (1.01+ persons per room), or housing that lacks complete kitchens or bathroom plumbing are illustrated for each study area by tenure. It is important to note that some occupied housing units may have more than one housing issue.

In the Region, 28.5% of renter-occupied housing stock and 27.1% of owner-occupied housing stock was constructed prior to 1970. These older homes in the Region mean

that households are more likely to reside in smaller homes that lack updates or modernization, therefore leading to situations where certain households are residing in homes that are overcrowded and/or lack complete plumbing or kitchen facilities. An estimated 5.2% of renter households and 1.2% of owner households live in overcrowded conditions, while 2.0% of renter households and 0.4% of owner households live in housing that lacks complete plumbing or kitchen facilities. Regardless, there are nearly 33,000 overcrowded housing units and over 11,000 housing units lacking complete indoor plumbing or kitchens in the Region. Therefore, a notable number of households in the Region have housing quality issues. This has been considered in the Housing Gap Estimates shown later in this report.

HOUSING AGE & CONDITIONS

Note: Data presented is for all occupied housing units and is not limited to the AIAN community.

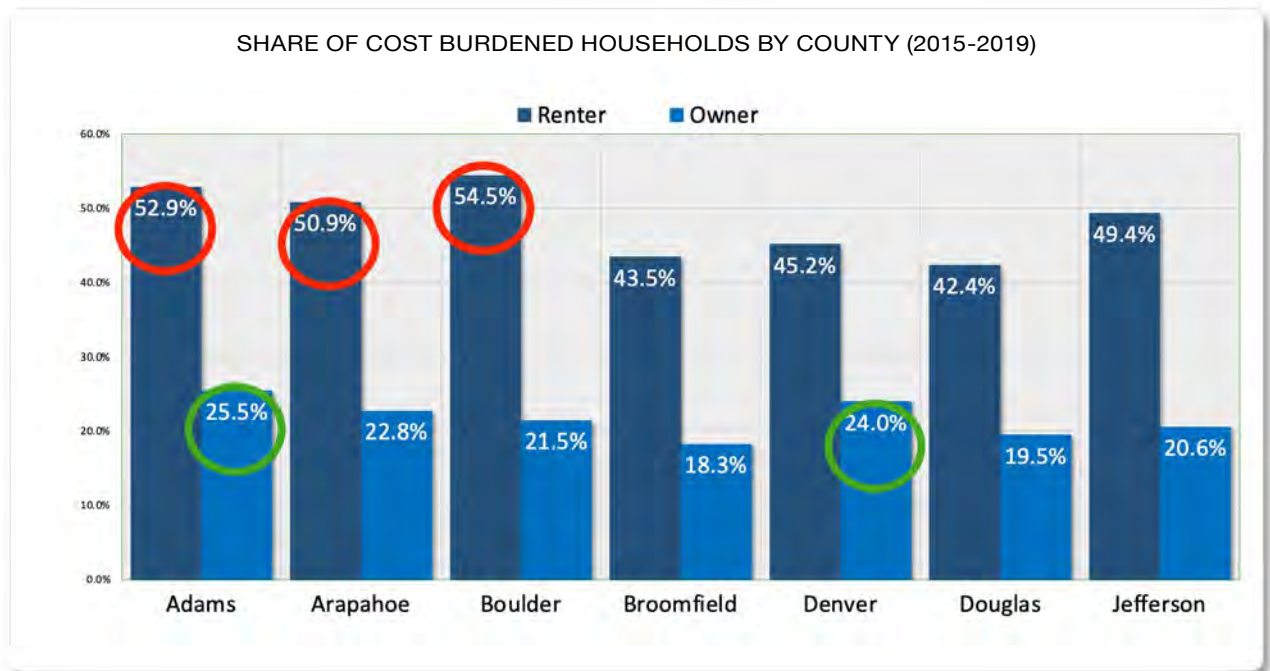
	Housing Age & Conditions											
	Pre-1970 Product				Overcrowded				Incomplete Plumbing or Kitchen			
	Renter		Owner		Renter		Owner		Renter		Owner	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Adams	13,877	24.7%	26,943	24.5%	5,600	10.0%	3,393	3.1%	833	1.5%	219	0.2%
Arapahoe	13,745	15.7%	28,236	18.5%	5,110	5.8%	1,708	1.1%	2,001	2.3%	474	0.4%
Boulder	11,878	24.7%	17,903	22.6%	1,545	3.2%	586	0.7%	1,110	2.3%	351	0.4%
Broomfield	1,070	11.2%	1,785	10.0%	284	3.0%	116	0.6%	257	2.7%	30	0.2%
Denver	67,593	44.7%	87,429	58.2%	7,367	4.9%	2,251	1.5%	2,493	1.6%	650	0.5%
Douglas	984	3.8%	2,138	2.2%	1,041	4.1%	419	0.4%	566	2.2%	220	0.2%
Jefferson	18,360	27.0%	44,714	27.3%	2,414	3.5%	903	0.5%	1,373	2.0%	649	0.4%
Region	127,507	28.5%	209,148	27.1%	23,361	5.2%	9,376	1.2%	8,633	2.0%	2,593	0.4%

Source: American Community Survey (2015-2019); Bowen National Research

Households that are cost burdened (typically paying more than 30% of income toward housing costs) often find it difficult to pay for housing and meet other financial obligations. The following graph illustrates the cost burdened households in the Region.

Housing cost-burdened households are those paying in excess of 30% of income toward housing

Note: Data presented is for all occupied housing units and is not limited to the AIAN community.



Half of Renter Households and One-in-Five Owner Households are Housing Cost Burdened

Within the overall Region, **48.7% of renter** households and **22.3% of homeowner** households are cost burdened. These shares are nearly identical to statewide averages. Over half of renter households in the counties of Adams, Arapahoe, and Boulder are cost burdened while roughly a quarter of owner households in Adams and Denver counties are cost burdened. Based on the preceding data, it is clear that many area residents are paying an excess amount of their income toward housing.

Modernization and repairs of existing housing stock may need to be a priority for the Region.

Within the overall Region, 48.7% of renter households and 22.3% of homeowner households are cost burdened. These shares are nearly identical to statewide averages. Over half of renter households in the counties of Adams, Arapahoe, and Boulder are cost burdened while over a quarter of owner households in Adams County are cost burdened. Based on the preceding data, it is clear that many area residents are paying an excess amount of their income toward housing.

Multifamily Apartment Rentals

Between June and September of 2021, Bowen National Research surveyed (both by telephone and in-person) a total of 278 multifamily rental housing properties within the 15 Target Market Areas (TMAs) in the subject Region. While this survey does not include all properties in the Region, it does include a majority of the larger properties within the areas with some of the greatest concentrations of American Indians and Alaska Natives (AIAN). Product was inventoried in all seven counties. The overall survey is considered representative of the general performance, conditions and trends of multifamily rental housing in the Region. It should be noted that given the emphasis of this report is on affordable housing alternatives, we have attempted to exclude high-

end/luxury rentals from this survey of rental housing. It should also be noted that non-conventional rentals, such as houses, duplexes and mobile homes were inventoried and evaluated separately in Appendix, *Bowen National Research Report, Section E*.

The distribution of surveyed multifamily rental housing supply by project type is illustrated in the table, “Surveyed Multifamily Rental Housing - Region.”.

The overall occupancy rate among the 46,885 surveyed units is 98.1%, which reflects a 1.9% vacancy rate. It should be noted that this rate only includes physical vacancies (vacant units ready for immediate occupancy) as opposed to economic vacancies (vacant units not immediately available for rent). Typically, healthy, well-

SURVEYED MULTIFAMILY RENTAL HOUSING - REGION

Surveyed Multifamily Rental Housing - Region					
Project Type	Projects Surveyed	Total Units	Vacant Units	Occupancy Rate	Vacancy Rate
Market-rate	145	31,866	846	97.3%	2.7%
Market-rate/Tax Credit	11	2,209	15	99.3%	0.7%
Tax Credit	76	7,989	14	99.8%	0.2%
Tax Credit/Government-Subsidized	25	2,908	12	99.6%	0.4%
Market-rate/Tax Credit/Government-Subsidized	2	720	4	99.4%	0.6%
Government-Subsidized	19	1,193	0	100.0%	0.0%
Total	278	46,885	891	98.1%	1.9%

Source: Bowen National Research

balanced markets have rental housing vacancy rates generally between 4.0% and 6.0%. As such, vacancies at the surveyed properties in the Region are very low, indicating a significant need for additional multifamily rental housing.

Among the 9,768 non-subsidized rental units that operate under the Low-Income Housing Tax Credit program, only 23 are vacant. This results in a vacancy rate of only 0.2%. Note that there are only 10 vacant units among the 3,694 government-subsidized units surveyed, resulting in a very low 0.3% vacancy rate. Management at most affordable multifamily housing projects indicated that they maintain wait lists for the next available units. As such, there is clear pent-up demand for affordable housing in the

Region. The 2.7% vacancy rate among surveyed market-rate units is also a very low rate, and indicative of high demand for affordable market-rate units in the Region.

The table below, “Surveyed Multifamily Rental Housing Supply by Area,” summarizes the distribution of surveyed multifamily rental housing by county. The red text indicates areas with the lowest overall vacancy rates.

Overall vacancy rates are low in nearly all Target Market Areas (TMAs) in the Region. Vacancy rates range from a low of 0.4% in multiple counties to a high of 7.1% in Aurora (Arapahoe County). Five TMAs have vacancy rates below 1.0%, which is considered to be extremely low for conventional rental markets. In fact, 12 of the 15

TMAs have overall vacancy rates below 2.0%. The lower vacancy rates among the surveyed supply in each of the TMAs illustrate that the multifamily rental supply appears to be operating with limited availability across the entire Region. There are at least 8,325 households on the waiting lists for available multifamily rental housing in the Region. The prevalence of wait lists among all property types in the Region illustrate there is pent-up demand among all affordability levels. The lack of available housing is a significant challenge for lower income AIAN households.

Based on the preceding analysis, there is limited availability among multifamily rentals, particularly among product that is affordable to lower income AIAN households. The following graphs

SURVEYED MULTIFAMILY RENTAL HOUSING SUPPLY BY AREA

Surveyed Multifamily Rental Housing Supply by Area									
County	Target Market Area	Projects Surveyed	Total Units	Vacant Units	Overall Vacancy Rate	Vacancy Rate by Type			Households on Wait List
						Market-Rate	Tax Credit	Subsidy	
Adams	Northglenn	23	6,677	201	3.0%	3.2%	0.0%	0.0%	368 HH
	Thornton	19	3,872	52	1.3%	1.9%	0.2%	0.0%	1,252 HH
	Westminster	22	4,045	59	1.5%	2.1%	0.4%	0.0%	848 HH
Arapahoe	Aurora	14	3,613	255	7.1%	8.2%	0.0%	2.1%	80 HH
	Englewood	8	1,178	22	1.9%	2.8%	0.0%	-	82 HH
	Littleton	10	1,185	31	2.6%	2.4%	4.8%	-	410 HH
Boulder	Lafayette	7	1,087	8	0.7%	1.1%	0.0%	-	18 Months
	Longmont	21	2,090	8	0.4%	0.7%	0.0%	0.0%	192 HH
Broomfield	Broomfield	14	3,386	37	1.1%	1.2%	0.0%	0.0%	72 HH
Denver	Northeast	22	5,477	85	1.6%	1.7%	0.4%	0.0%	787 HH
	Northwest	44	5,394	59	1.1%	3.1%	0.2%	0.0%	2,937 HH
	Southwest	26	2,357	36	1.5%	3.5%	0.0%	0.4%	585 HH
Douglas	Castle Rock	13	2,103	9	0.4%	0.7%	0.0%	0.0%	251 HH
Jefferson	Arvada	24	3,338	24	0.7%	0.9%	0.4%	-	99 HH
	Lakewood	11	1,083	5	0.5%	0.7%	0.0%	-	362 HH

HH - Households
Source: Bowen National Research

illustrate the relationship of the share of AIAN households by tenure (renter or owner) and income with the share of multifamily rental inventory available and affordable to them.

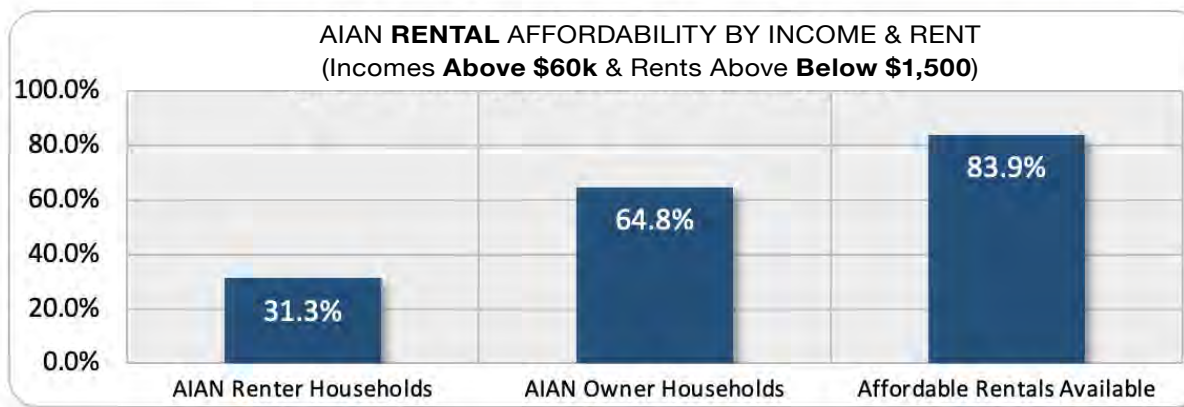
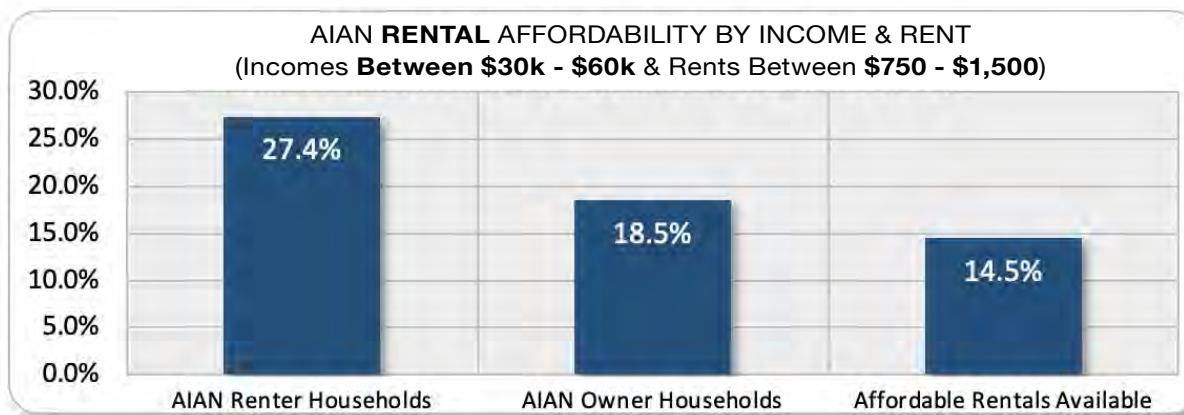
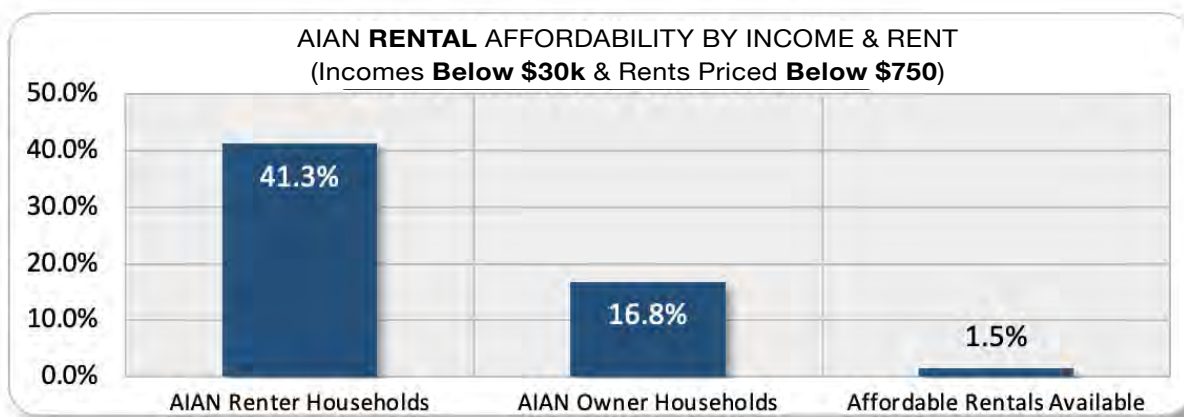
While the lowest income renter households (earning less than \$30,000 annually) comprise the

greatest portion of renter households, they also have the least available rental inventory. This is clear evidence of the imbalance between the share of multifamily rental product available and the share of AIAN households that can afford such product. Housing affordability and availability was considered in the Housing Gap

Estimates provided in *Bowen National Research Report, Section H.*

For-Sale Housing Supply

For-sale housing data was collected and evaluated for the subject Region to determine the health of the local for-sale housing market and to determine the availability and affordability of



the for-sale housing supply that may serve AIANs living within the subject Region or those who may move to the study Region in the future. This included both historical residential transactions, as well as housing inventory that is currently available for purchase.

Historical home sales cover the period between January 2021 and June 2021 and is provided for each of the seven subject counties that are within the designated study Region. Additional historical sales data and analysis was provided for the individual ZIP codes that comprise the majority of the smaller TMAs that are within the subject counties. The available inventory was primarily identified in July and August of 2021.

Historical For-Sale Housing

According to data published by the Denver Metro Association of Realtors (DMAR), listings of available for-sale

homes in the Region are at a record low. Note that the DMAR coverage area includes 11 counties: the seven counties that are part of the study Region for this report and four additional counties (Clear Creek, Elbert, Gilpin, Park). The average days on market for a home within the coverage area is 10 days, a significantly lower figure relative to a balanced real estate market that similarly favors buyers and sellers. The average days on market in the coverage area is eight days for detached housing units and 14 days for attached housing units. Note that the median closing sale price is \$545,000 for a housing unit in the DMAR coverage area, which is a \$100,000 increase compared to the prior year. Due to this significant increase, households earning at or below the median income for the Region would likely have to purchase a less expensive housing unit, of which there are relatively few listed for sale

within the DMAR coverage area. While recent market data published by DMAR indicates that the Denver area real estate market is cooling (slightly), affordability and availability issues for many low- and moderate-income AIAN households seeking to buy homes are likely to remain.

The tables, “Historical For-Sale Housing (Single-Family),” and, “Historical For-Sale Housing (Townhouse & Condominium Units)” show historical sales performance for single-family homes and townhouse/condominium units in each county of the Region.

A total of 20,524 single-family homes and 9,588 townhouse and condominium units were sold in the Region between January 2021 and June 2021. The average days on market for single-family homes is 25 days or fewer for all counties, while the average days on market for townhouse

HISTORICAL FOR-SALE HOUSING (SINGLE-FAMILY)

Historical For-Sale Housing (Single-Family)						
County	Total Sold Units	% Share of Region	Average Sale Price	Median Sale Price	Average Days On Market	% List Price Received
Adams County	3,805	18.5%	\$494,778	\$465,000	11	104.3%
Arapahoe County	4,045	19.7%	\$649,243	\$525,000	10	105.1%
Boulder County	675	3.3%	\$912,774	\$742,500	25	104.2%
Broomfield County	450	2.2%	\$688,958	\$630,500	14	104.4%
Denver County	4,407	21.5%	\$759,085	\$615,000	13	104.4%
Douglas County	3,491	17.0%	\$758,166	\$640,000	14	104.1%
Jefferson County	3,651	17.8%	\$698,301	\$606,000	11	105.5%
Region	20,524	100.0%	\$680,984*	\$576,500*	12*	104.7%*

HISTORICAL FOR-SALE HOUSING (TOWNHOUSE & CONDOMINIUM UNITS)

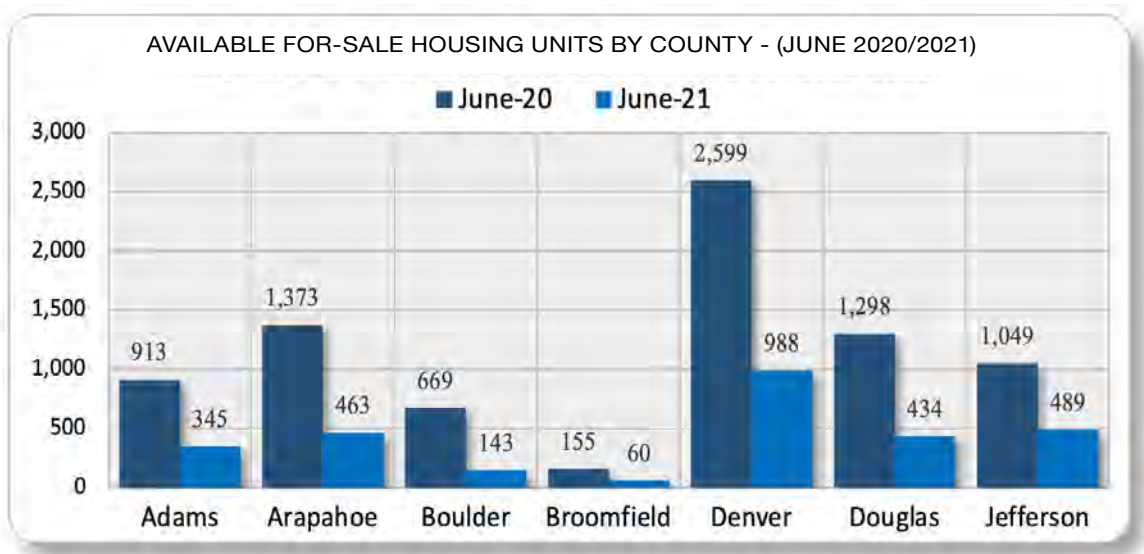
Historical For-Sale Housing (Townhouse & Condominium Units)						
County	Total Sold Units	% Share of Region	Average Sale Price	Median Sale Price	Average Days On Market	% List Price Received
Adams County	1,012	10.6%	\$335,845	\$330,000	14	103.1%
Arapahoe County	2,191	22.9%	\$332,788	\$312,500	16	102.8%
Boulder County	303	3.2%	\$486,575	\$420,000	31	101.5%
Broomfield County	98	1.0%	\$437,015	\$440,000	13	102.6%
Denver County	3,952	41.2%	\$509,102	\$426,495	33	101.3%
Douglas County	646	6.7%	\$421,794	\$408,044	16	102.9%
Jefferson County	1,386	14.5%	\$367,920	\$345,000	13	104.0%
Region	9,588	100.0%	\$422,785*	\$377,170*	23*	102.4%

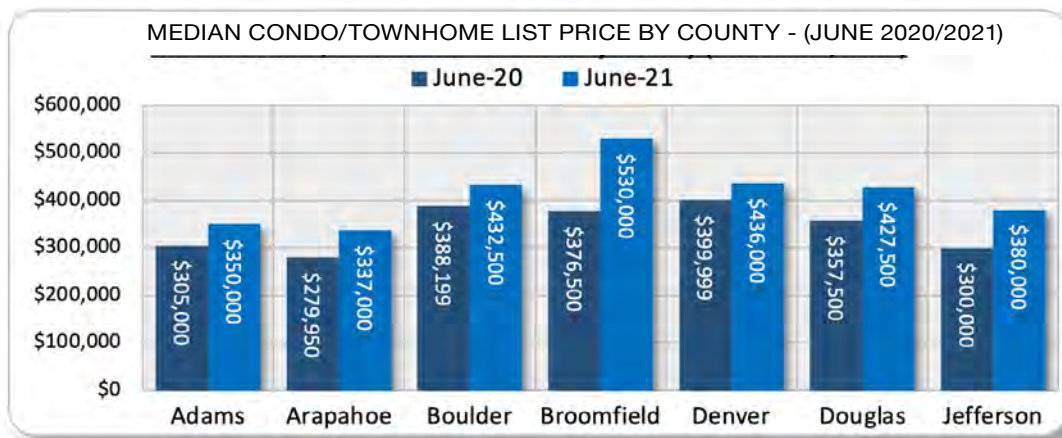
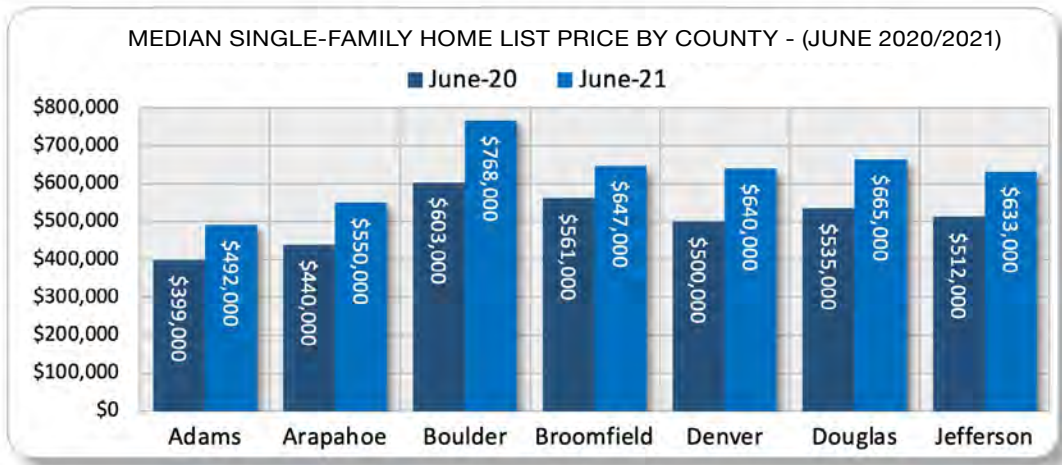
Source: Denver Metro Association of Realtors (DMAR)
 *Figures calculated as weighted averages

and condominium units is 33 days or fewer. Note that the Percentage of List Price Received reflects the amount over (or under) list price that a home sold. All seven counties in the Region had homes that typically sold above list price, reflecting a market with low supply and high demand. With median sale prices of \$576,500 for single-family homes and \$377,170 for townhouse and condominium

units, households would need annual incomes of over \$100,000 to afford a typical home in the market. As shown in the Demographics Section of this report, the vast majority of AIAN renter households (potential first-time homebuyers) earn less than \$60,000 annually. As such, home buying is likely unattainable for most AIAN renter households without some type of financial assistance.

The graphs below and on the following page provide historical comparisons of for-sale housing data in 2020 and 2021.





Available For-Sale Housing

Listings of available for-sale housing were obtained for each of the 15 Target Market Areas (TMAs) in the Region. As of late July and early August 2021, there were approximately 657 homes available for purchase within the designated TMAs. When comparing the available inventory with the owner-occupied housing supply, the availability rate for

the combined 15 TMAs in the Region is just 0.4%. Typically, markets with vacancy/availability rates between 2.0% and 3.0% are considered stable markets. As such, the available inventory of for-sale product appears to be extremely low. Combining the Region’s low availability rate with the fact that the overall population and households (including the AIAN community) are each projected to

increase in the Region during the next several years, the inventory of available for-sale housing will need to increase in order to create a more balanced and healthy market as well as meet future growth.

The table, “Available For-Sale Housing Units (as of August 3, 2021),” summarizes the inventory of *available* for-sale housing in the Region (highest variables are shown in **blue**, while lowest variables are shown in **red**).

Within the TMAs, the overall average list price for an available home is \$666,491 and the median list price is \$540,000. Average list prices by area range from a low of \$292,610 in the Aurora TMA to a high of \$1,006,687 in the Littleton TMA. Denver County

has the largest share (42.2%) of the Region’s available homes for purchase, with over one-quarter of available homes in the Northwest TMA (Denver County). Note that availability rates within TMAs range from 0.2% to 0.7%, all of which are considered exceedingly low and reflective of a housing shortage.

Based on the analysis of the for-sale housing alternatives within the Region, there is limited availability among such housing, particularly among product

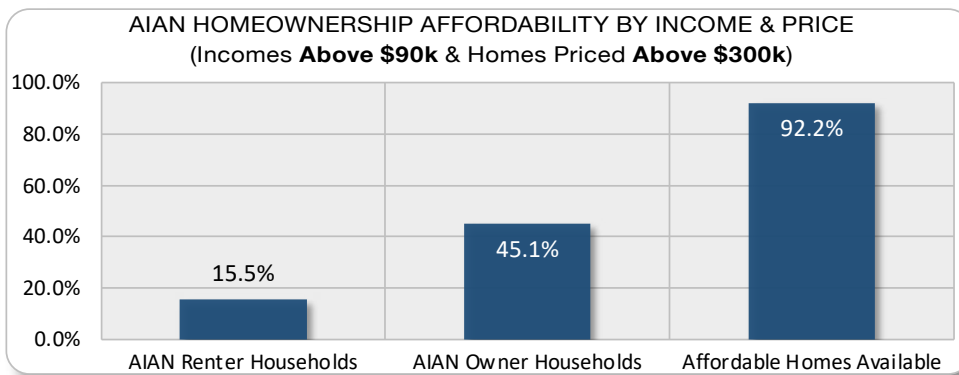
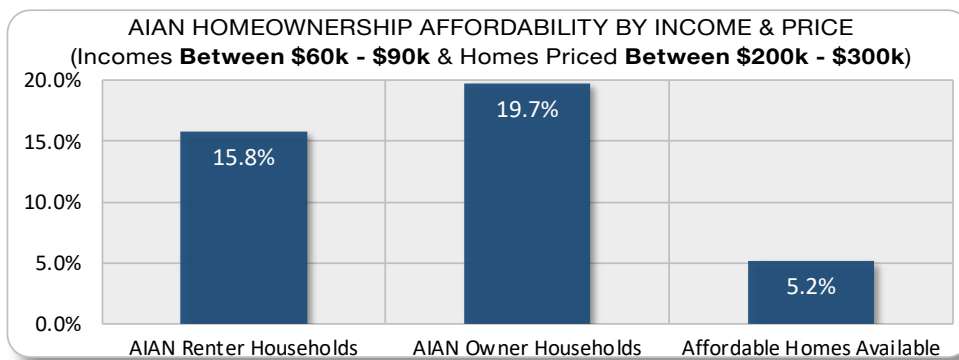
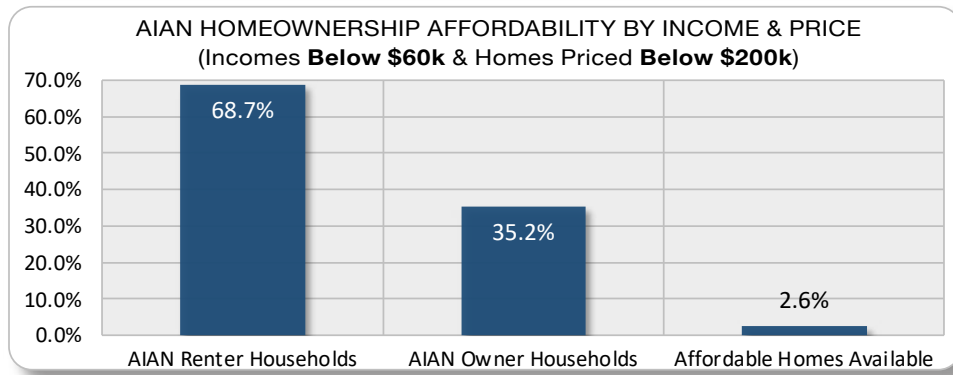
that is affordable to lower income AIAN households. The following graphs illustrate the relationship of the share of AIAN households by tenure (renter or owner) and income with the share of for-sale housing inventory available and affordable to them.

AVAILABLE FOR-SALE HOUSING UNITS (AS OF AUGUST 3, 2021)

Available For-Sale Housing (as of August 3, 2021)							
County & Cities	Total Available Units	% Share of Region	Availability Rate*	Average List Price	Median List Price	Average Days on Market	Average Year Built
Adams County	119	18.1%	0.2%	\$522,531	\$455,500	23	1982
Northglenn	57	8.7%	0.3%	\$505,878	\$449,900	28	1976
Thornton	27	4.1%	0.2%	\$469,148	\$409,900	17	1977
Westminster	35	5.3%	0.2%	\$590,833	\$530,000	19	1995
Arapahoe County	62	9.4%	0.5%	\$606,115	\$479,500	31	1979
Aurora	20	3.0%	0.4%	\$292,610	\$247,500	23	1986
Englewood	22	3.3%	0.5%	\$526,964	\$505,000	39	1983
Littleton	20	3.0%	0.5%	\$1,006,687	\$605,000	30	1967
Boulder County	60	9.1%	0.3%	\$523,904	\$488,750	14	1977
Lafayette	14	2.1%	0.4%	\$588,629	\$445,000	11	1963
Longmont	46	7.0%	0.3%	\$504,205	\$493,750	14	1981
Broomfield County	18	2.7%	0.6%	\$532,661	\$544,750	30	1989
Broomfield	18	2.7%	0.6%	\$532,661	\$544,750	30	1989
Denver County	277	42.2%	0.4%	\$798,265	\$599,900	38	1971
Northeast	51	7.8%	0.2%	\$668,494	\$585,000	20	2007
Northwest	171	26.0%	0.7%	\$937,485	\$699,000	49	1969
Southwest	55	8.4%	0.3%	\$485,751	\$475,000	22	1944
Douglas County	30	4.6%	0.3%	\$739,612	\$665,000	20	2003
Castle Rock	30	4.6%	0.3%	\$739,612	\$665,000	20	2003
Jefferson County	91	13.9%	0.5%	\$591,148	\$525,000	33	1969
Arvada	68	10.4%	0.6%	\$631,316	\$577,250	37	1968
Lakewood	23	3.5%	0.4%	\$472,391	\$495,000	23	1973
Region	657	100.0%	0.4%	\$666,491	\$540,000	31	1976

Source: Realtor.com, Zillow.com and Bowen National Research

*Availability rate is derived by dividing the available units by the total of available and owner-occupied units.



As shown in the preceding graphs, the share of AIAN households that can afford product priced under \$300,000 is far greater than the share of available product, particularly for product priced under \$200,000. There is a clear imbalance between the share of for-sale housing product available for purchase and the share of AIAN households that can afford such product. Housing affordability and availability was considered in the Housing Gap Estimates provided in Appendix, *Bowen National Research Report Section H*.

Housing Gap Estimates

AIAN housing gap estimates that accounted for household growth, units required for a balanced market, and replacement of substandard housing were considered for each of the seven subject counties. These estimates were conducted on four levels of affordability using the

following percentages of Area Median Household Income (AMHI) for the study Region: < 30%, 31% to 50%, 51% to 80%, and 81% to 120%. Additional details of the methodology used for this analysis are provided in Section H: Housing Gap Analysis.

The following chart, “Regional Housing Gap Estimates - AIAN Population,” provides overall housing gap estimates for the AIAN population in the individual SSAs (counties).

Regional Housing Gap Estimates-AIAN Population					
County	% AMHI	Household Income	Rental Units	For-Sale Units	Total Units
Adams	≤30%	≤\$31,440	535	480	1,015
	31%-50%	\$31,441-\$52,400	291	322	613
	51%-80%	\$52,401-\$83,840	519	604	1,123
	81%-120%	\$83,841-\$125,760	397	756	1,153
	Total		1,742	2,162	3,904
Arapahoe	≤30%	≤\$31,440	709	527	1,236
	31%-50%	\$31,441-\$52,400	544	356	900
	51%-80%	\$52,401-\$83,840	502	483	985
	81%-120%	\$83,841-\$125,760	377	432	809
	Total		2,132	1,798	3,930
Boulder	≤30%	≤\$35,070	527	150	677
	31%-50%	\$35,071-\$58,450	358	112	470
	51%-80%	\$58,451-\$93,520	4	39	43
	81%-120%	\$93,521-\$140,280	15	28	43
	Total		904	329	1,233
Broomfield	≤30%	≤\$31,440	73	30	103
	31%-50%	\$31,441-\$52,400	3	5	8
	51%-80%	\$52,401-\$83,840	128	90	218
	81%-120%	\$83,841-\$125,760	112	89	201
	Total		316	214	531
Denver	≤30%	≤\$31,440	1,393	719	2,112
	31%-50%	\$31,441-\$52,400	475	190	665
	51%-80%	\$52,401-\$83,840	364	176	540
	81%-120%	\$83,841-\$125,760	218	181	399
	Total		2,450	1,266	3,716
Douglas	≤30%	≤\$31,440	79	173	252
	31%-50%	\$31,441-\$52,400	65	146	211
	51%-80%	\$52,401-\$83,840	163	261	424
	81%-120%	\$83,841-\$125,760	149	375	524
	Total		456	955	1,411
Jefferson	≤30%	≤\$31,440	428	252	680
	31%-50%	\$31,441-\$52,400	400	213	613
	51%-80%	\$52,401-\$83,840	477	359	836
	81%-120%	\$83,841-\$125,760	386	414	800
	Total		1,691	1,238	2,929

Source: Bowen National Research

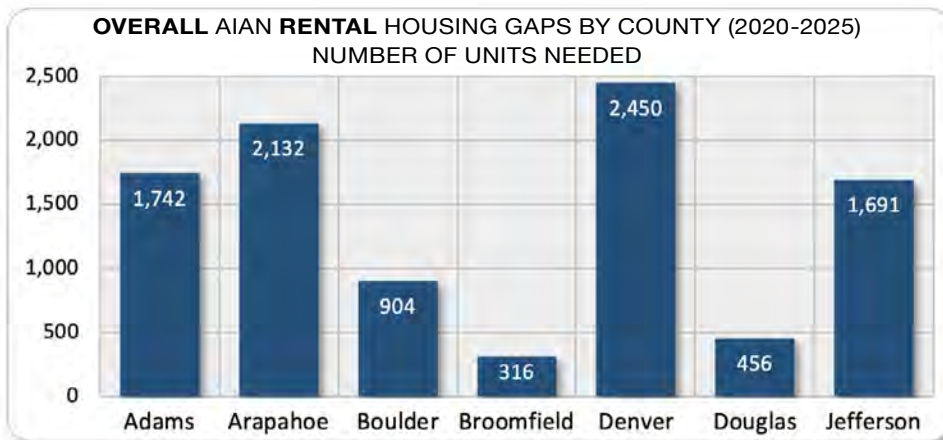
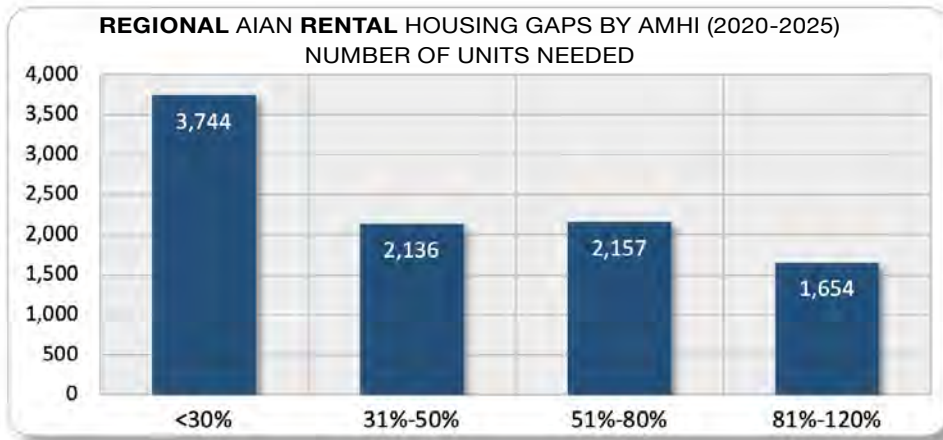
The overall Region has an AIAN population rental housing gap of approximately 9,691 units, with the largest gap of 3,744 units existing for product with rents affordable to households earning up to 30% of Area Median Household Income (AMHI). The three remaining windows of affordability have overall rental housing gaps generally similar to each other, ranging from 1,654 rental units needed that are affordable to

households earning between 81% and 120% of AMHI to 2,157 rental units needed for households earning between 51% and 80% of AMHI. In short, the Region would need to add approximately 2,000 rental units each year to meet its AIAN housing needs.

On a county level, the greatest rental housing gaps are within the counties of Denver (2,450 units), Arapahoe (2,132 units), Adams (1,742 units)

and Jefferson (1,691 units). The remaining counties have much smaller overall rental housing gaps that are less than 1,000 units each, with 904 units needed in Boulder County, 456 rental units needed in Douglas County, and 316 units needed in Broomfield County.

The graphs below compare the key rental housing gap (number of units needed) metrics for the Region.



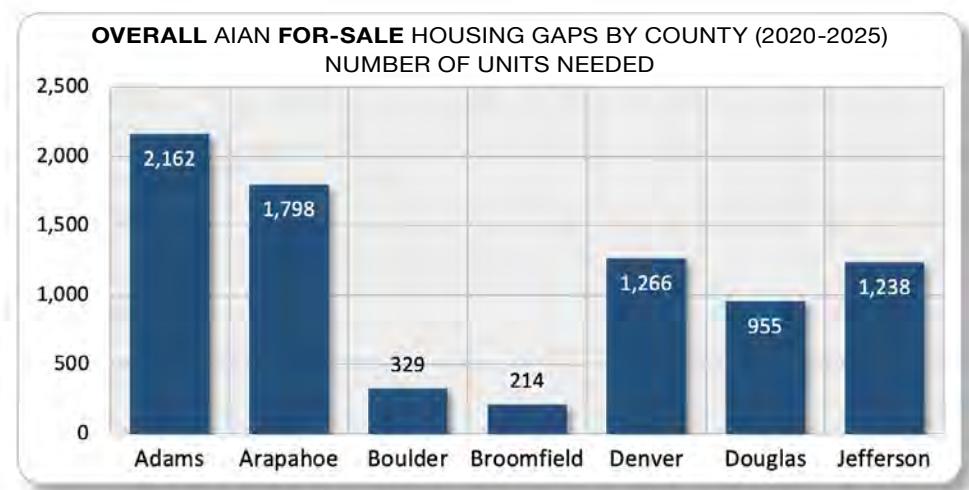
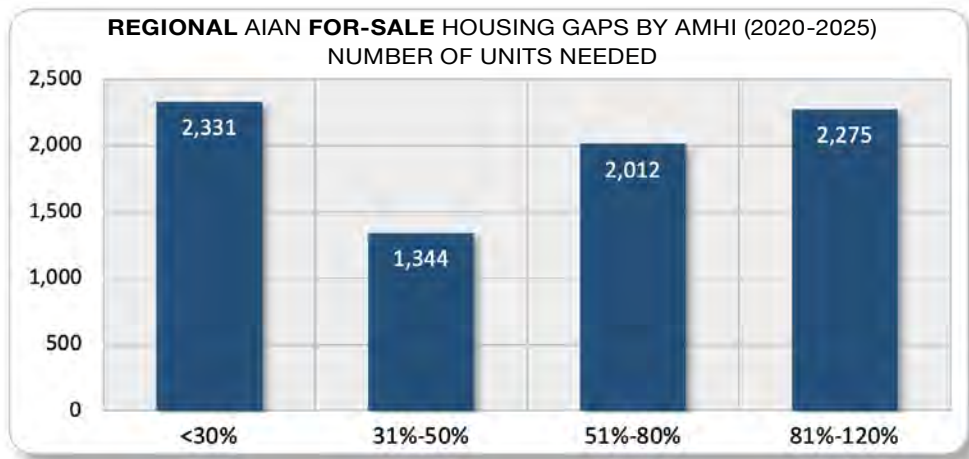
The overall Region has an AIAN population for-sale housing gap of approximately 7,962 units, with the largest gap (2,331 units) existing for product that is affordable to households that earn up to 30% of AMHI. There are nearly equal gaps of 2,275 and 2,012 for-sale housing units for product serving households that earn between 81% and 120% of AMHI and between 51% and 80% of AMHI,

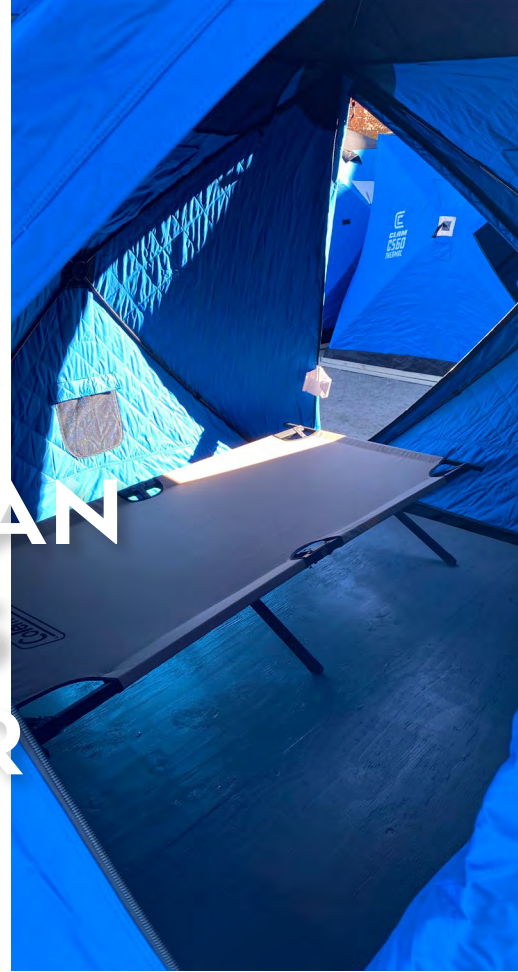
respectively. The smallest for-sale housing gap of 1,344 for-sale housing units is for product that is affordable to households earning between 31% and 50% of AMHI.

On an individual county level, while all counties have for-sale housing gaps of some degree, the counties with the largest overall housing gaps include Adams (2,162), Arapahoe (1,798),

Denver (1,266), and Jefferson (1,238). The smaller for-sale housing gaps of less than 1,000 units are within the counties of Douglas (955), Boulder (329), and Broomfield (214).

The graphs below illustrate key AIAN for-sale housing gap estimates.





NATIVE AMERICAN HOMELESSNESS IN THE GREATER DENVER METRO

NATIVE AMERICAN HOMELESSNESS IN DENVER METRO

This section looks at needs of unhoused Native Americans in the greater Denver Metro region as well as identify gaps in services and potential solutions.

Government Data Sources

Initial efforts as part of this study included review of existing public data available through Metro Denver Homeless Initiative’s “State of Homelessness Report 2020.”⁹ Other forms of data collection for persons experiencing homelessness included the Department of Housing and Urban Development’s annual Point-in-Time count (PIT data);¹⁰ Homeless Management Information System (HMIS),¹¹ the region’s coordinated entry data system referred to as OneHome; and, other public data available on those unstably housed or persons experiencing homelessness.

This report provides a summary of these various sources specifically related to the Native American population. This data is presented with the knowledge that none of these sources are perfect, and that unhoused individuals—and unhoused Native Americans in particular—are routinely undercounted and underrepresented in the available data.

Qualitative Data

Because existing and available data is limited and collected by systems and programs that do not always understand Native American culture and experiences, this study includes interviews with Native American service providers, Native American community leaders, and partner agencies.

Our focus in these interviews was to understand how regional data is viewed by various stakeholders involved in this project, and how current and future data collection might impact strategies for the regional Native American population—especially the unhoused—moving forward. The following individuals interviewed as part of this process:

- Dustin Baird, Native Housing Program Officer, Enterprise Community Partners
- Lucille Echohawk, Senior Advisor, Denver Indian Family Resource Center
- Joshua Emerson, Housing Navigator, Denver Indian Family Resource Center
- Patrick Kills Crow, Outreach Coordinator, Denver Indian Family Resource Center
- Rebecca Mayer, Deputy Director, Metro Denver Homeless Initiative
- Johnny McCraigie, NAHC Coordinator, Denver Indian Family Resource Center
- Matt Meyer, Executive Director, Metro Denver Homelessness Initiative
- Kevin Raleigh, Native American Services Manager, Colorado Coalition for the Homeless
- Carla Respects Nothing, Peer Navigator, Denver Public Library
- Paloma Sanchez, Native Services Case Manager, Colorado Coalition for the Homeless
- Shadana Sultan, Tribal Specialist, U.S. Census Bureau
- Megan Yonke, Lead Supportive Housing Development Officer, City of Denver

9 State of Homelessness: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, & Jefferson Counties. Denver, Colorado: Metro Denver Homeless Initiative, 2020.

10 “Point-in-Time Count and Housing Inventory Count.” HUD Exchange. Accessed January 1, 2022. <https://www.hudexchange.info/programs/hdx/pit-hic/>.

11 “HMIS.” Colorado Homeless Management Information System. Metro Denver Homeless Initiative. Accessed January 1, 2022. <https://www.mdhi.org/hmis>.

In addition to these individual interviews, two focus groups were conducted with several dozen community stakeholders. The first was held in June as part of the Think Tank to launch the project. Leaders, advocates, and partners were gathered to discuss their thoughts and suggestions for approaching data for unhoused relatives and a number of strategies were documented as part of this process.

The second stakeholder meeting on August 25, 2021, was designed to get further insights regarding existing data, gaps in the system, and possible solutions to increasing services for those experiencing homelessness.

In September, a tour in Seattle with Native American Housing Circle members was held to discuss with various local Native American leaders, service providers and health agencies to learn about leading Native American housing, homeless and behavioral health programs in Seattle. This included a site visit to Chief Seattle Club, a nonprofit human services agency that is widely recognized as a national leader in best practices for Native-led and Native-focused housing and homelessness solutions. The best practices and key takeaways from this trip are highlighted in the recommended next steps portion of this report, in addition to the “Case Studies,” section.

History & Context

The National Coalition to End Urban Indigenous Homelessness was launched in 2015 to advocate for Indigenous people experiencing homelessness. Their description of Native homelessness—its persistence and its deep ties to historical injustices and European colonization—adds vital and profound context to the modern Native American housing and homelessness crisis:

“Since 1492, Native people have been fighting for relatives who were forcibly removed from their homelands. In 2020, Native people continue to battle the embedded, inequitable systems that keep relatives captured in homelessness. Indigenous people have some of the highest rates of homelessness, but Native-led solutions can provide answers for not just Native homelessness, but for all of our relatives who are experiencing homelessness.”¹²

Native American data collection practices are steeped in the history of systematic genocide and broken treaty promises with the federal government. This has resulted in the deliberate undercounting of Native American populations. Esther Lucero, CEO of the Seattle Indian Health Board, said the following regarding her organizations’ work to highlight Native underrepresentation:

“We brought national attention to institutional barriers in the collection, reporting and analysis of American Indian and Alaska Native data that drives narratives of Indigenous erasure—a practice we call ‘data genocide.’”¹³

While these disparities have been problematic for decades, they have been underscored once more during the COVID-19 pandemic. The data on the complete impact of COVID-19 on Native American communities throughout the U.S. has either not been collected or is, at present, difficult to obtain. As a case in point, the Centers for Disease Control and Prevention (CDC) initially declined to share testing and case confirmation data with tribal epidemiology centers, even though it was actively sharing that data with states. Coronavirus data on Indian reservations collected by tribes as well as local and state health departments has also suffered from gaps and inconsistencies.

In an article published in *Science Insider* in September of 2020, social demographer, and Northern Cheyenne Nation Citizen Desi Rodriguez-Lonebear explains it this way:

“For so long, data has been used against our people. For example, the U.S. Census, which began in 1790, excluded American Indians until 1860, and didn’t count those living on reservations until 1900. The census data were then used to justify the invasion and settlement of supposedly empty land.”

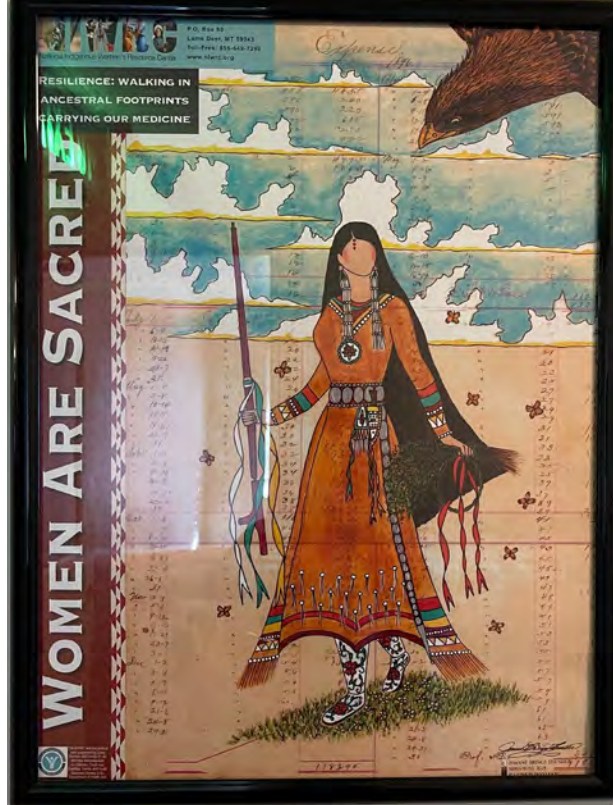
The same article quotes Abigail Echo-Hawk, Chief Research Officer of the Seattle Indian Health Board, on data elimination as systematic erasure:

“I see being eliminated in the data as an ongoing part of the continuing genocide of American Indians and Alaska Natives. If you eliminate us in the data, we no longer exist.”¹⁴

12 The National Coalition to End Urban Indigenous Homelessness, <https://www.endindigenouhomelessness.org/data-resources>.

13 Esther Lucero, CEO & President. Meeting with Seattle Indian Health Board and Executive Team. Personal, September 20, 2021.

14 Wade, Lizzie. “Covid-19 Data on Native Americans Is ‘a National Disgrace.’ This Scientist Is Fighting to Be Counted.” *Science*, September 20, 2020. <https://www.science.org/content/article/covid-19-data-native-americans-national-disgrace-scientist-fighting-be-counted>.



The Seattle site visit including a multi-day series of tours of the many properties offered in the urban area that caters to the diverse needs of Seattle's Native American community in need of assistance and housing support services. Site visited included programs serving unhoused Native Americans, sobriety and wellness living, alternative housing for youth, emergency shelters, among others. Additionally, several site tours were offered to showcase the rich diversity of properties that celebrate the region's Native American culture and history as the indigenous people.

Systemic Drivers Creating or Sustaining Native Homelessness in Denver Metro Area

As the greater Denver Metro area slowly recovers from the fallout of the COVID-19 pandemic, the region is grappling with an affordable housing crisis a housing inventory shortage, and rising rate of homelessness. While these issues are by no means new to the seven counties comprising Denver's Continuum of Care (CoC),¹⁵ the pandemic's economic impact has exacerbated underlying systemic issues. It has worsened the region's unaffordability while making it more difficult for many people—BIPOC (Black, Indigenous, people of color) in particular—to obtain and retain housing. The pandemic also put barriers in the way of unhoused individuals' ability to access services and get their basic needs met as programs and public spaces were shuttered, social distancing mandates were enforced, and many activities based on in-person meetings were disbanded.

The prevalence of homelessness among Natives living in and around Denver is tied directly to historical injustices, colonialism, and systemic racism. The city was founded in the mid-19th century as a mining

settlement on the confluence of Cherry Creek and the South Platte River. At the time, this confluence was a seasonal dwelling site for the Cheyenne and Arapaho people. Apaches, Utes, and Comanches also occupied land in the area. Violent confrontations, massacres, forced relocations, and deceptive land treaties in the decades following drove the majority of Native Americans out of the region that comprises modern Denver to make way for white colonization and economic activity.

The 20th century would see continued injustices enacted against indigenous populations living in the U.S. The Indian Relocation Act of 1956 — part of a series of laws aimed at forcibly assimilating Native Americans — identified Denver as one of the cities where the federal government would offer subsidies and vocational training to Natives who agreed to move out of rural communities and reservations and into urban areas.¹⁶ Indian boarding schools were also part of this assimilation effort. These institutions effectively removed Native children from their culture and their community and laid the groundwork for intergenerational trauma.

Subsequent analysis has shown the devastating effect of these assimilation efforts, which are collectively known as Indian termination policies or the Termination Era.¹⁷ Many Native Americans became isolated from the support of their communities and families as a direct result of these efforts. Once in cities,

Native Americans faced discriminatory housing policies such as redlining while struggling to make ends meet with low-wage work that offered little to no opportunity for advancement. Not all the assistance promised to relocated Natives came through, and the federal government would go on to name more than 100 tribes “civilized,” effectively eliminating their official tribal designation. Those individuals who wished to return to reservations often could not because they'd been dissolved.

Today, Native Americans born and raised on reservations often move to urban areas seeking employment opportunities, but they are faced with a web of challenges and cultural differences. In an interview with Bloomberg News on urban Native homelessness, Janeen Comenote, Executive Director of the National Urban Indian Family Coalition, made the following observations:

“There's kind of like a nasty surprise when you get to cities, because you realize in order to get an apartment in a city like Seattle or San Francisco or Oakland or Minneapolis or New York you have to have a credit history, for one ... You have to be able to put down up to \$4,000 just to move in. There's sort of a culture shock that happens for families who migrate from reservations.”¹⁸

15 “Metro Denver's Continuum of Care (CoC).” MDHI. Accessed January 1, 2022. <https://www.mdhi.org/coc>. MDHI serves as Metro Denver's Continuum of Care (CoC), a regional system mandated by HUD to coordinate services and housing for people experiencing homelessness. MDHI CoC works closely with communities to build a homeless crisis response system aimed at getting people stably housed as quickly as possible.

16 Wikipedia contributors, “Indian Relocation Act of 1956,” Wikipedia, The Free Encyclopedia, https://en.wikipedia.org/w/index.php?title=Indian_Relocation_Act_of_1956&oldid=1068296485 (accessed January 4, 2022).

17 Walls, M. L., & Whitbeck, L. B. (2012). The Intergenerational Effects of Relocation Policies on Indigenous Families. *Journal of family issues*, 33(9), 1272–1293. <https://doi.org/10.1177/0192513X12447178>.

18 As Homelessness Rises in Seattle, So Does a Native American Housing Solution, Bloomberg News, <https://www.bloomberg.com/news/articles/2020-12-17/a-bold-fix-for-native-american-homelessness>.

Unhoused Data Sources

National Context

Data from a 2017 study conducted by the Urban Institute indicates that nationwide, **Native Americans are on average four times more likely to experience homelessness than the general population.** According to the study, 1 in 200 people who identify solely as American Indian Alaska Native are homeless in the United States, compared with 1 in 1,000 people in the overall population.¹⁹

For example, in Washington's King County (which includes Seattle), Native Americans comprise 1% of the total population, but they account for a full 15% of the region's unhoused. As noted previously, issues with undercounting and flawed, incomplete datasets are enormous and persistent problems when it comes to analyzing Native American populations. Even so, the available data unequivocally illustrates that homelessness affects Native Americans at severely disproportionate rates across the U.S.²⁰

Local & Regional Data Sources

To analyze the unhoused Native American population in the Metro Denver area, the multiple data sources were consulted. Descriptions are included to provide context, particularly since each source collects its data differently for different

purposes and, in some cases, uses a different definition of "homelessness."

Point-in-Time Count (PIT)

The PIT count provides an annual snapshot of "literal homelessness" on a single night. Someone experiencing "literal homelessness" as defined by HUD is "an individual or family who lacks a fixed, regular, and adequate nighttime residence." PIT data is meant to be representative of homelessness "on any given night" specifically during the winter months when the PIT counts are conducted nationally.

The 2021 Point-in-Time (PIT) count for Metro Denver asked people across the region where they spent the night on February 26, 2021. It was organized and facilitated by the Metro Denver Homeless Initiative (MDHI) pursuant to the requirements established by the U.S. Department of Housing and Urban Development (HUD).²¹

In 2021, 5,530 people were counted in and around Denver. The 2021 PIT count was significantly reduced and limited to a shelter count due to the Coronavirus pandemic, but data is provided below.

MDHI 2021 Shelter Count

Due to the pandemic, MDHI's annual PIT count was limited only to homeless shelters.²² Providers throughout the seven-county region tallied the number of individuals on a single night in February 2021. While this did not include the usual outreach

to those experiencing unsheltered homelessness, it counted all individuals in emergency shelters, transitional housing, and safe havens. **In 2021, 5,530 people were tallied in the shelter count.** This was a 40% increase from the number of people counted in shelters during the 2020 PIT count, and well **over half of the people counted were experiencing homelessness for the first time,** demonstrating the severity of the coronavirus pandemic on the region's homelessness crisis.

Homeless Management Information System (HMIS)

HMIS is a local information technology system used to collect client-level data and data on the provision of housing and services to homeless individuals and families and persons at-risk of homelessness. HMIS data allows for real-time and longitudinal data. In MDHI's services region, nearly 75% of shelter providers and all HUD-funded agencies utilize HMIS to contribute to the body of data available. It represents data related to those households receiving services related to homelessness. For the year starting **7/1/2020 through 6/30/2021 there were 12,855 people active in the seven-county HMIS system.**

OneHome Coordinated Entry

Providers conduct a survey instrument, the Vulnerability Index—Service Prioritization Decision Assistance Tool (VI-SPDAT), with clients experiencing homelessness and enter the results into the region's Coordinated Entry

19 Pindus, Nancy M., G. Thomas Kingsley, Jennifer Biess, Diane K. Levy, Jasmine Simington, and Christopher R. Hayes. "Housing Needs of American Indians and Alaska Natives in Tribal Areas." Urban Institute, February 7, 2017. <https://www.urban.org/research/publication/housing-needs-american-indians-and-alaska-natives-tribal-areas>.

20 This data was discussed in detail during meetings with Seattle Indian Health Board. Other, September 20, 2021. Presentations from Seattle Indian Health Board divisions included Board of Directors leadership overview, Urban Indian Health Institute, Homelessness Investments, Traditional Indian Medicine, and Public Policy. Presentations and interviews with Seattle Indian Health leaders included Esther Lucero, CEO & President; Abigail Echo-Hawk, Executive Vice President; Adrian Dominguez, Chief Data Officer; Jill LaPointe, Traditional Medicine Program Director; Francesca Murnan, Policy Director; Jonelle McGee, Director of Operations; and, Sam Wallingford, Program Manager Homelessness Investments.

21 "Point-in-Time Count and Housing Inventory Count." HUD Exchange. Accessed January 1, 2022. <https://www.hudexchange.info/programs/hdx/pit-hic/>.

22 "Sheltered PIT Released," August 25, 2021. Metro Denver Homeless Initiative. <https://www.mdhi.org/blog/sheltered-pit-released>.

System, OneHome. The VI-SPDAT is a survey administered both to individuals and families to determine risk and prioritization when aiding those experiencing homelessness or at-risk of homelessness. This information is collected and stored in the region's OneHome system and gives extensive insight into the characteristics and barriers of those experiencing homelessness. From **7/1/2020 to 6/30/2021, 3,273 people completed the VI-SPDAT across Metro Denver.**

Colorado Department of Education

As a result of the McKinney-Vento Homeless Assistance Act of 1987,²³ public school districts across the U.S. are required to identify, support, and report on students experiencing homelessness at some point during the school year. Students are identified at the district level and data is collected by the Colorado Department of Education and sent to the U.S. Department of Education. The definition of homelessness is more expansive under the Department of Education as its focus is to support students' educational needs. As such, there were **11,830 students** experiencing homelessness in the MDHI Metro Denver service area during the 2019-2020 school year.

Metro Denver Homeless Initiative State of Homelessness Report 2021

This annual report is an excellent resource for seeing a snapshot of the regional homeless population through the primary data resources in the field of homelessness: PIT, HMIS annual cumulative count data, and McKinney-Vento (Department of Education) data. The report segregates data in several ways, but the primary outcome to illustrate the inherent inequity in

homelessness and that the region's affordable housing crisis, compounded by COVID-19, has worsened access to stable, affordable housing for the region.

This report combines all these datasets to provide a comprehensive picture of homelessness for the seven-county region. The variance in the data by report is because each dataset is focused on a specific definition of homelessness and a methodology for data collection. According to the MDHI report,

“Variances in counts are also affected by the types of counts themselves. In some data, the count is a single point-in-time—data collected on a single day. In other data, the count is cumulative, collecting the numbers over a much longer period, up to an entire school or calendar year. The timeframes for these counts may occur within different calendar or academic years due to the variations in reporting requirements by agency or organization.”²⁴

The most recently available data from each agency was used for the purposes of this Housing Needs Assessment project.

The data in the MDHI report is not exhaustive but it is more comprehensive than previous reports by combining the most readily accessible public data on homelessness for the seven-county region. MDHI is a Continuum of Care (CoC)—a designated regional planning body that coordinates housing and services funding for individuals and families experiencing homelessness.

MDHI also manages grant funding to address homelessness through this CoC planning body which includes Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, and Jefferson counties. As the coordinator of the CoC, MDHI manages the Homeless Management Information System (HMIS), conducts the annual Point-in-Time (PIT) count, as well as Coordinated Entry (CE) system, called OneHome.²⁵ Each of these activities provides important data sources on homelessness which are included in their 2021 report.

23 “McKinney-Vento Act - NCH Fact Sheet #18.” National Coalition for the Homeless, June 2006. <https://www.nationalhomeless.org/publications/facts/McKinney.pdf>.

24 State of Homelessness: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, & Jefferson Counties. Denver, Colorado: Metro Denver Homeless Initiative, 2021.

25 “Our Work.” MDHI. Accessed January 1, 2022. <https://www.mdhi.org/our-work>. See MDHI Coordinated Entry (CE) system.



Findings: Unhoused Native Americans in Denver

The most recent data from the Metro Denver Homelessness Initiative (MDHI), which predates the pandemic, found that while **Native Americans make up only 0.7% of the population** in the seven-county Denver Continuum of Care (CoC), they comprise **4.2% to 5.6% of those who are unhoused**.

The data in the section is extrapolated from the MDHI report, “State of Homelessness: Summary of Homelessness in Metro Denver, 2021-2022.”

Single Adults

The 2021 PIT count identified 3,783 single adults experiencing homelessness. Of this number, **4.2%** self-identified as Native American. Of this number, 70.2% identified as male and many reported having a co or tri-morbidity, meaning they have one or more of the following barriers: disabled, mental health condition, chronic health condition, traumatic brain injury or substance abuse problem.

HMIS data showed 21,679 single adults who are accessing services experiencing homelessness during the one-year reporting period. Approximately **4.9%** of those seeking services and tracked through the HMIS system were identified as Native American. A large majority of adults

experiencing homelessness identified as male (70%) and ages were evenly distributed between the ages of 25 and 64.

OneHome has more detailed information for one year on 2,442 single adults that took the VI-SPDAT survey tool. In this dataset, **4.8%** individuals self-identified as Native American. This OneHome dataset, versus the HMIS dataset, has a higher percentage of females (34.6%) and an older demographic, with 65% of survey respondents being at least 45 years of age.

Families

The overall data presented by MDHI about households with children is that a much higher percentage of this population is newly homeless, and

this population has significantly lower rates of chronic health conditions, disabilities and/or substance abuse. Most of these households have one to three children, over half identify trauma as contributing to their homelessness, and 30% disclosed that their homelessness resulted in their children not attending school regularly.²⁶

The 2021 PIT data showed that 1,548 individuals were experiencing homelessness. The PIT count reports that **4.2% of families counted self-identified as Native American**, or approximately 88 individuals.

There were 8,323 families active in the HMIS system over the most recent one-year reporting period. Of this dataset, **4.6% identified as Native American**. In this dataset, 57% of families have female heads of households. Among ages, 57.6% are under the age of 17.

The OneHome dataset holds VI-SPDAT survey results for 603 families in the region. Of this dataset, **7.0% identify as American Indian Alaska Native**. The gender breakdown in OneHome for families shows a significantly higher rate of female-led households at 81.4%, versus just 17.9% male.

Unaccompanied Youth

The 2021 PIT count identified 199 unhoused and unaccompanied youth. The total percentage of unsheltered youth identifying as **Native American was 5.1%**. In this dataset, the majority (37.2%) identified as female.

There were 228 unhoused youth identified in the annual data report produced by OneHome. Of this count, **2.2% individuals identified**

as Native American. Most of the youth in the OneHome dataset identify as male (51.3%) with 2.7% identifying as transgender and 1.8% as nonconforming.

The Colorado Department of Education (CDE) collects its own data under the McKinney-Vento Act which defines homeless as “lacking a fixed, regular, and adequate nighttime residence.” The term “unaccompanied youth” refer to an individual “not in the physical custody of a parent or guardian.”²⁷ The CDE data reported that 1,337 unaccompanied youth in the seven-county area were experiencing homelessness with the largest number occurring in Jefferson County (357 individuals in total).

The CDE data on households with children experiencing homelessness identified 11,830 students with a significant concentration in Adams County (3,165), Arapahoe (2,753) County and Jefferson County (2,381). Of this data, **1.8% individuals identified as Native American**.

This data is critical as it is linked to graduation rates in the region. Data from the CDE suggests that only 1 in 2 students who experience the lack of a fixed, regular, adequate home graduate high school on time. Finally, the CDE also tracks children from ages 0-5 who are experiencing homelessness. This data does not provide a breakdown by race. In the 2019-2022 school year, 454 children ages 0-5 are experiencing homelessness.

Unhoused Data Summary & Considerations

All available data points to a significant over-representation of black, indigenous, and people of color (BIPOC) community members experiencing homelessness across the greater Denver Metro region, including those identifying as Native American. The over-representation of Natives among those experiencing homelessness remains consistent across all datasets and demographic breakdowns, with the most severe disparities emerging in the 2021 PIT data, wherein **4.2% of individuals self-identified as Native American**. These are striking figures given that at the time of these data reports, less than one percent (<1%) of the population in the region’s Continuum of Care self-identifies as Native American. This also means that **Denver’s rate of Native American homelessness is well above the estimated national average identified by the National Alliance to End Homelessness**.

It became clear in our research that precious little data or analysis exists regarding specific trends among Native American populations or other minority groups experiencing a disproportionate rate of homelessness. For example, we suspect that previously unhoused Native Americans in Denver may be more likely than the overall population to experience evictions. We believe this **struggle to retain housing** is due at least in part to the **lack of culturally appropriate supportive housing services**. Conversations with service providers have also led us to believe that Native Americans are likely less willing to volunteer information for

26 State of Homelessness: Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, & Jefferson Counties. Denver, Colorado: Metro Denver Homeless Initiative, 2020. page 26.

27 https://www.cde.state.co.us/studentsupport/homeless_index

data-gathering systems and surveys such as HMIS and the VI-SPDAT due to a longstanding and justifiable mistrust of the government. Such hypotheses will require further research and perhaps some creative thinking regarding data collection methods to verify. Additional perspectives on gaps and shortfalls in the available data is included in the section titled “Service Provider Insights.”

A 2017 study of housing needs of Native Americans residing in urban areas found a **higher incidence of overcrowding and issues of habitability** than among households as a whole.²⁸ Households in Denver who may be doubling up for economic reasons might contain people who are by some definitions homeless but who are not captured via the HMIS and other existing methods to collect data. Additionally, the National Alliance to End Homelessness reports that unsheltered homelessness is far more common among Native American individuals, **56%** of which are sleeping in locations not meant for human habitation compared to 37% of homeless individuals overall. **Individuals not routinely accessing shelters and other services are more difficult to identify and track over time.**

One encouraging development is that in conversations with MDHI, we learned they are preparing to launch a study in late 2021 with a consulting group to understand how existing funding and service systems potentially perpetuate homelessness in BIPOC communities. This study may look at alternative ways to assess data, review new methods for prioritizing limited resources, and identify other ways the existing homeless systems are failing to create racial equity in the homeless services field. We know that the current data gathering apparatus are woefully

inadequate, and often designed without consideration to what is culturally sensitive or appropriate.

One final note: the Think Tank conversation with multiple stakeholders that launched this effort in the summer of 2021 resulted in a list of other potential data sources which can be found in the Appendix, “Resources” section of this report. Many of these sources were not readily available (including several we pursued but faced significant roadblocks to obtaining access) or were in a format that was not easily evaluated and useful for this report.

Gathering Feedback From Those With Lived Experience

Important to this process was augmenting data by capturing feedback directly from those with lived experience. To do this in a trauma-informed way, the consultant team asked providers and leaders for feedback on increasing data about the unhoused Native American community as well as how to engage this community in a thoughtful way that would solicit their opinions while respecting their trauma, and possible distrust of volunteers.

Service providers on the frontlines can facilitate data and story gathering so that these voices are heard in reports like this one. After multiple conversations, the team decided to modify the community survey and have it available at multiple community events and to collect data from unhoused relatives whenever possible.

Service Provider Insights

Early on, the team saw value in asking service providers and leaders about their opinions regarding the quality of existing data, efforts to gather new data, potential gaps in services and models from other communities that could fill gaps for the unhoused, etc. The following section highlights overall comments from a variety of stakeholders, and these comments are broken down by specific interview questions that were presented to them. In some cases, a direct quote is provided anonymously.

28 Levy, Biess, Baum, Pindus, & Murray (2017). Housing Needs of American Indians and Alaska Natives Living in Urban Areas. <https://www.huduser.gov/portal/sites/default/files/pdf/NAHSG-UrbanStudy.pdf>

What should we consider as we gather data and conduct interviews regarding this population?

Two broad themes emerged from this question. First, that the data would need to be collected thoughtfully while showing respect and appreciation for the individuals surveyed, knowing that a certain amount of anger and distrust is bound to be at play. The second major theme is that Natives are likely to be more successful in efforts to gather data from unhoused Native American than non-Natives, and that non-Natives need to seek out training and resources regarding unconscious bias, cultural sensitivities, and issues of trust.

For example, Shadana Sultan of the U.S. Census Bureau cited the effectiveness of designated Census Tribal Representatives utilized to increase the 2020 decennial enumeration census response rates. Sultan also noted that census work requires **multiple touchpoints** (at least seven unique touchpoints is the rule of thumb for the census) in order to familiarize folks with the census before actual participation occurs.²⁹ This underscores the importance of

“To be unhoused on a piece of land that has been colonized around you...there’s a lot of anger around that.”

“Nobody walks in and says, ‘I saw your flyer,’ but rather, ‘You helped my Auntie...’”

building trust and familiarity with those we engage for data collection and service provision.

Also noted in discussions around this question was the long-held tradition of “Talking Circles,” which historically involved tribal leadership coming together to report on the state of their tribes and share a meal together.³⁰ As service providers continue this practice among Denver’s unhoused Native population, this could be a natural environment for gathering data in thoughtful ways.

Do you feel confident about current data collection methods for the Native American population? If not, do you have suggestions for augmenting data collection now or in the future?

The overwhelming sentiment around this question was one of **little to no confidence in the current data or data collection methods**. This naturally led to discussions of the problems inherent in the current systems as well as potential solutions. We heard time and again that relationships and trust built slowly over time would be key to

“Native populations are good at slowing down and taking the necessary time to complete something the right way. This is not always the case with white culture.”

the successful effort to improve data quality, and that a lack of meaningful relationships and robust Native American community building among the unhoused population contributes to the current lack of data availability.

One area where we heard conflicting views was around the question of whether or not **tribal affiliation** should be a question pursued in data gathering efforts. Some interviewees felt strongly that this was an important piece of data to pursue, especially as it relates to funding opportunities. Others were equally convinced that such data gathering should be left up to tribal authorities and feared that this type of data collection could be an affront to tribal sovereignty. From the Seattle site visit it was clear that encouraging data collectors and those being interviewed to identify as American Indian/Alaska Native was critical to increasing data quality moving forward.

“Many organizations, despite their best intentions, reduce individuals to numbers and points of data rather than doing the more difficult work to build relationships.”

29 Interview with Shadana Sultan, Tribal Specialist, U.S. Census Bureau. August 4, 2021.

30 Talking circles, peacemaking circles, or healing circles, as they are variously called, are deeply rooted in the traditional practices of indigenous people. Talking circle / healing circles take a variety of forms but most basically, members sit in a circle to consider a problem or a question. The circle starts with a prayer, usually by the person convening the circle, or by an elder, when an elder is involved. A talking stick is held by the person who speaks (other sacred objects may also be used, including eagle feathers and fans). When that person is finished speaking, the talking stick is passed to the left (clockwise around the circle). Only the person holding the stick may speak. All others remain quiet. The circle is complete when the stick passes around the circle one complete time without anyone speaking out of turn. The talking circle prevents reactive communication and directly responsive communication, and it fosters deeper listening and reflection in conversation. It also provides a means for people who are prohibited from speaking directly to each other because of various social taboos to speak and be heard. Mehl-Madrona, L., & Mainguy, B. (2014). Introducing healing circles and talking circles into primary care. *The Permanente journal*, 18(2), 4–9. <https://doi.org/10.7812/TPP/13-104>

Are you aware of any efforts underway to increase data collection or the quality of data for this population?

Our research and conversations indicate that efforts currently underway in the greater Denver Metro area to improve data collection and quality center around the Native American talking circles facilitated by area service providers and around the small handful of organizations that have Native-specific programming and Native-focused outreach workers such as the Denver Indian Family Resource Center, Denver Indian Center, Denver Public Library, Denver Indian and Family Health Services, and the Colorado Coalition for the Homeless.

The topic of data sovereignty was brought up as a response to this question. Best practice research models that were brought up related to data sovereignty included the University of Arizona’s Indigenous Data Sovereignty and Governance program and Harvard University’s Native American Statistics Project.

What data or information do you wish we had on the unhoused Native American population in the greater Denver Metro area?

Missing information that service providers would like to see as it pertains to unhoused Native Americans across Denver includes:

- Tribal affiliation
- A more accurate headcount
- Greater transparency into criminal backgrounds, which often present significant barriers to obtaining housing
- Specific needs of this population
- Native American-specific data on evictions and rates of housing retention
- Greater visibility into demographic data across the board (for example, the ability to sort by demographic on the top-level HMIS dashboard)

What stories or personal experiences can you share about the needs and experiences of unhoused Native Americans in the Denver area?

Stories and experiences recounted regarding unhoused Native Americans centered around their poor treatment by service workers, city employees, and even by other unhoused individuals. Several interviewees reiterated this dynamic and cited it as a reason that unhoused Native Americans are often elusive, remaining

together for safety and sometimes avoiding more traditional service options such as emergency shelters. Also, important to note is there can be an underlying distrust of shelters with faith affiliations due to generational trauma of religious Indian boarding schools and the historic role of many faith organizations in the genocide of Native American peoples.

We also heard stories about the difficulty that Native Americans face in retaining housing, including that they sometimes face eviction because they violate rules regarding occupancy and guests. It is common in the Native American community for multiple generations to live together, and for large community gatherings to occur in homes. These practices sometimes conflict with current policies attached to affordable and supportive housing units, many of which fail to account for **key differences in cultural dynamics**. Finally, we heard from providers that the pandemic has a devastating impact on Native American-focused services in particular because of their inherent emphasis on community and in-person gatherings.

Are there any programs or services that are better at serving the Native American population?

Organizations referenced as a response to this question included Native American-focused nonprofits such as Denver Indian Family Resource Center, Denver Indian Center, Denver

“Bullying often pushes Natives away from community within unhoused spaces, and it’s why they are more difficult to find and why they tend to stick together.”

“We are the minorities’ minority.”

“COVID-19 affected Native American services more than any other work I’m involved in.”

“We need a place where there is going to be a sweat lodge where we can hold our ceremonies. We need a place with a hall where we can hold talking circles, practice our culture, and keep our sacred tools.”

“Housing isn’t just a right for Natives, it’s a treaty obligation. Every Native that’s unhoused in Denver is representing a violation of federal law.”

“We need to meet the human services needs for the Native community. What is available through the existing nonprofits hardly scratches the surface.”

Indian Health and Family Services, Spirit of the Sun, and Four Winds. The Colorado Coalition for the Homeless’ (CCH) Native American Services arm was also cited as an effective program. Interviewees tend to agree that Native American-operated organizations were more effective at meeting the needs of unhoused Native Americans, but that alternative options such as those offered by CCH are necessary for those who may have had negative experiences with Native American organizations in the past.

What services or resources are currently not available for unhoused Native Americans in the greater Denver Metro area?

Native American-led organizations such as those operating in Seattle and Minneapolis were referenced as best practice models that Denver should aspire to. The general sentiment is that Native American-focused services were lacking in Denver across the board, and that the unhoused population represents the most chronic and pressing need. Current services can be difficult to access due to shortfalls in Denver’s public transportation network. Providers also mentioned that there is not currently a good pulse on where the Native

American population is centered, which makes siting potential spots for new facilities challenging.

What ideas do you have for filling service gaps for unhoused community members?

Ideas generated in response to this question include:

- Low Income Housing Tax Credit (LIHTC) and project-base voucher set-asides for Natives has been effective in other cities
- A Native American-focused treatment center for addiction and substance abuse
- LGBTQIA³¹ services for Native Americans
- Native American-focused clinical management services to address trauma in the community
- Native American-focused case management, including culture-specific aspects like smudging and praying
- Direct outreach to unhoused Native Americans, getting input about what a safe place means to them and what that might look like
- Housing units implementing Native American design elements

- Native-specific facilities like a community center with full amenities
- Devising ways to help people who aren’t necessarily enrolled tribal members—some existing models across the nation prioritize tribal members, but Denver has many tribes represented

What do you hope the outcome of this needs assessment will be for your community?

Far and above the most common answer to this question was additional housing units, ideally designed specifically for Native Americans with set-asides. The development of a Native American-focused “Permanent Supportive Housing” project was cited to support and stabilize unhoused individuals, as were specific steps for the Native American community to play in directly addressing housing needs.

Better data was a close second behind additional units, with broad agreement that much is unknown about the Native American population (housed and unhoused) that is scattered throughout the greater Denver Metro region.

“I would like to see the real truth about Native American homelessness.”

“There are general ideas of how to grow programs and target funding, but specific recommendations will be very helpful.”

“Data is important, but we need to get as many completed surveys as possible. And we are so spread out. This is not like reservations where our people are easily accessible as an entity. We are basically invisible.”

31 LGBTQIA abbreviation as a reference for gender identification as lesbian, gay, bisexual, transgender, queer, intersex, and asexual.

Are there programs or models from other communities that you think could or should be replicated in the greater Denver Metro region for the Native American community?

Best-practice program models and organizations from other communities referenced in interviews include:

- Chief Seattle Club (Seattle, WA)
- Native American Connections (Phoenix, AZ)
- Minneapolis American Indian Center (Minneapolis, MN)
- National Coalition to End Urban Indigenous Homelessness

Are you aware of any tribes that provide housing subsidy assistance to tribal members living off-reservation and if so, can you elaborate on the tribes and programs they offer?

The consensus here is that most available funding is for those living on the reservation, where there is still significant unmet need, with a few exceptions. Opportunities vary by tribe, with wide disparities in the amount of income each tribe generates. We did not encounter opportunities or programs underway in and around the Denver area in our research. Federal resources such as Native American Housing Assistance and Self Determination Act (NAHSDA) or Indian Community Development Block Grant (ICDBG) program are granted to tribal governments directly and difficult to use off the reservation.

Funders Data Requirements

The primary funders of homelessness solutions and housing are the Metro Denver Homelessness Initiative (MDHI), the Continuum of Care (CoC), the City of Denver, and other local governments and the State of Colorado. The next section will highlight high level data requirements for funding from these different entities:

Colorado Division of Housing

The Colorado Division of Housing manages several housing and homeless initiatives. These are primarily funded by federal resource allocations. Federal programs include Emergency Shelter Grants, allocation of Project-Based Vouchers, HOME Investment Partnership Program (HOME), CDBG, State Housing Grant Funds, Homeless Prevention Program Funds, Rapid Rehousing Initiatives, State Housing Vouchers, Family Unification Program, Housing Opportunities for People with AIDS (HOPWA), and Colorado Choice Transitions. Most of these programs are federally funded and require, at a minimum, that grant recipients enter program data into the local Homeless Management Information System (HMIS system). To have a competitive application, many require Point-in-Time data to show demand for the program or services. The Permanent Supportive Housing Request for Applications (RFA) that provides Housing Choice Vouchers for Permanent Supportive Housing is a lengthy application that requires the use of HMIS and Point-in-Time data, a formal market study, and evidence of the ability to refer eligible clients to the program or building.

Colorado Housing Finance Authority (CHFA)

CHFA's primary resource available to address homelessness is the allocation of Low-Income Housing Tax Credits (LIHTC). The LIHTC program is the primary source of capital for rental housing that can be designated for Permanent Supportive Housing (PSH). As part of the Qualified Allocation Plan, CHFA outlines application requirements. For Permanent Supportive Housing projects, CHFA coordinates funding decisions based on the Division of Housing's underwriting and commitment to operations funding (see annual RFA on DOH website). CHFA also requires a formal market study for LIHTC projects but these market studies are only valid for six months so they should only be ordered as part of a formal LIHTC application process. All data collected as part of this Housing Needs Assessment will be critical to preparing a competitive funding application.

Denver Department of Housing and Stability (HOST)

HOST funds numerous housing initiatives but for the immediate strategies identified here, the team would want to focus on their initiative to provide sites and to fund permanent supportive housing services once a project receives a LIHTC award.

Metro Denver Homelessness Initiative (MDHI)

MDHI administers funding to the greater Denver Metro region through the Emergency Shelters Grant (ESG) program, and Continuum of Care (CoC) Notice of Funding Opportunity (NOFO) competition for homelessness prevention, rapid-rehousing, landlord mitigation, and HMIS data collection. HUD's CoC grant funding supports a broad array of interventions designed to assist individuals and families experiencing homelessness,

particularly those living in places not meant for human habitation, located in sheltering programs, or at imminent risk of experiencing homelessness. The CoC NOFA program is a community process that requires year-round planning and coordination. MDHI is responsible for submitting the collaborative application to HUD on behalf of seven-county greater Denver Metro region, which brings in nearly \$30 million in funding to address homelessness each year. PIT and HMIS data are both fundamental to applying for resources through this regional competition.

Supplemental Data

Social service programs are encouraged to keep program level data and should consider asking additional questions concerned with housing stability to create additional data to guide broader community housing initiatives. In general, service provider datasets are especially helpful in proving demand and accessing resources for housing and homeless solutions.

Recommendations & Conclusions

This comprehensive report lays the groundwork for the Native American Housing Circle to identify their top housing priorities and subsequent strategies and begin working on a three-year action plan. An action plan provides detailed information about who or what agency is driving the strategy, what resources will be used to implement the strategy, what the strategies goals and outcomes are and when those outcomes will be met. By creating an action plan, the Native American Housing Circle will be able to best align their unique capacities and resources with external funding, community partners and timely opportunities to create a roadmap to new housing resources for the Native American community in metro Denver.

Suggested Strategy #1: Strategic Data Collection Efforts for PIT in Early 2022

Because so many funding sources require specific types of data such as the PIT data and HMIS data to access their resources in a competitive funding environment, increasing the quality of data and the quantity of data is an essential recommendation for the Native American Housing Circle members.

Specifically, the team suggests the Native American Housing Circle devise a strategy to increase volunteers to capture more data on unhoused relatives during the January 2022 PIT count. This will require coordination with MDHI, volunteer recruitment and volunteer training.

The site visit to Seattle highlighted this type of initiative where Chief Seattle Club and their allies recruited Native American surveyors and outreach workers to survey unhoused Native Americans and their unhoused count increased significantly in a short period of time (from 5-15%). This increase in data helps to advocate for more housing and homeless services.

Additional suggestions include providing culturally appropriate trainings for non-Native American service providers who encounter unhoused Native Americans and may have an opportunity to collect data as part of their service provision. Finally, working with MDHI, the cities and State to improve data collection systems and advocating for ways that the process can be more equitable and culturally appropriate can help future data collection efforts be more successful. Specifically, in the interviews it was suggested that there is momentum to replace the current data collection tool; the VI-SPDAT, as it is believed to be an inequitable tool. Working closely with MDHI over the next several months may provide a timely opportunity to advocate for a tool that can work best for Native American populations.

- *Lead Agency:* Native American Housing Circle
- *Resources Available:* There are not specific resources identified to increase the PIT count, but the team believes costs would be minimal and would focus on additional capacity to recruit and manage volunteers. The team would recommend speaking with HOST, MDHI and local funders like Caring for Denver to raise 15,000-20,000 for this opportunity.

Suggested Strategy #2:

Create a Policy Agenda to Immediately Impact How New Federal and State Funding is Being Allocated.

This is a unique and critical moment for housing and services funding and an opportune time for the Native American Housing Circle to engage in policy advocacy and emphasize the resource needs of the Colorado Native American community.

There are several working groups and efforts happening concurrently to decide on how millions of dollars will be expended in the next few years. There are also ongoing advocacy opportunities to change administrative and internal policies with the Colorado Division of Housing, the Colorado Housing and Finance Authority, and local governments. This strategy will require some communications, messaging and educational materials be developed along with policy recommendations as many key partners are not aware of the history of the Native American community or their

need for culturally appropriate, native driven housing and services programming. We recommend the Native American Housing Circle submit comments to the task force meeting at the State and begin drafting policy change requests for local governments, CHFA and the Division of Housing.

- *Lead Agency:* Native American Housing Circle, with potential partners such as the COVID-19 Eviction Defense Project, and Enterprise Community Partners.
- *Resources Available:* There are grants through Colorado Health (Rapid Response Grant) for short-term advocacy work and it is possible to leverage existing policy development efforts as described above.

Suggested Strategy #3: Support Creation of a Native American Serving Safe Outdoor Space (SOS).

As of October 2021, the City of Denver, Four Winds Council, Native American Housing Circle, and others are exploring a Native American specific SOS model for the coming winter. Getting this model in place will be critical to providing access to services and highlighting the opportunity to better serve unhoused relatives. Safe Outdoor Space is a model that was developed during the COVID-19 pandemic to provide unhoused individuals a place to practice hygiene, receives services and remain safe while living outside. The model in Denver was also developed to test an alternative to sweeps that integrated our unhoused neighbors within the community. The resource-rich, trauma-informed model of the SOS sites include:

- Personal tents for each resident (or couple), including a cot, storage bin, heater, and electricity
- 24-hour staffing, with at least two staff members or trained volunteers on site at all times
- Bathrooms and hand-washing stations on-site
- Provided regular meals
- Security through a locked fence with coded entry and monitoring of who came onto the site
- Only residents, staff, volunteers, and service providers allowed on site – no guests

- Connection to services, including case managers and services coming to site and staff members providing referrals to resident

Implementation strategy recommendations include:

- *Lead Agency:* Native American Housing Circle, Four Winds, Colorado Village Collaborative.
- *Resources Available:* The City of Denver has committed significant funding for SOS and will likely provide all funding needed for this initiative. If there are any funding shortfalls, local philanthropy has shown support and interest in these efforts including the Denver Foundation, the Rose Foundation and Caring for Denver.

Suggested Strategy #4: Create a PSH/Affordable Housing Committee and Begin Development of a Project.

Throughout this process Native American community leaders have expressed an interest in developing and managing a Native American specific permanent supportive housing community in the greater Denver Metro region. There are significant resources available to undertake this effort now and the Native American Housing Circle can help to facilitate a committee that focuses on developing a program model, identifying a development partner, and identifying potential sites. The process for developing a PSH project concept can take anywhere from 6 to 12 months to build community consensus as well as the technical capacity to undertake a project. It takes another 2-3 years to raise capital and build the building. Starting this in early 2022 aligns with additional opportunities created from this post-COVID-19 resource rich environment. Immediate next steps could include the following:

1. Native American Housing Circle hosts new PSH/ Housing Development Committee.
2. DIFRC or other Native American service provider agency acts as project sponsor and lead service provider. This agency will use its experience and access to funding to guarantee support services for a potential project and increase competitiveness for funds with CHFA and DOH.
3. The committee can engage a PSH consultant to assist with the process or can immediately identify a development partner to assist with the process. The developer can provide expertise and funding but would be required to have a Native American agency in the ownership structure and provide a "Right of First Refusal" to the Native American agency service provider partner after the compliance period.
4. Over several months, the committee, lead provider and development partner would identify the following:
 - Target population to be served.
 - Number of units, unit size and onsite service spaces.
 - Develop and begin funding partner education; early and frequent meetings with the local governments, CHFA and DOH will help to establish a greater understanding of the need and project approach used by the Native American community for a native development project.
 - **Site identification.** Although there is significant funding in Denver there is also significant competition and development pipeline. It would

be beneficial for the team to consider sites throughout the greater Denver Metro region. Other counties might work closely with their housing authority who could be approached. Additionally, some churches have shared an interest in sponsoring a project. The team has had a preliminary conversation with a few housing agencies and a church and believe there could be site options identified in the first quarter of 2022.

5. The State of Colorado has funding available for acquisition of existing buildings and sites called "Operation Turn-Key" and HOST works closely with the Denver Housing Authority to issue requests for proposals for sites for development a few times a year.
 - *Lead Agency:* Native American Housing Circle for convening, separate agency as lead service provider.
 - *Resources Available:* The Native American Housing Circle would want to identify at least \$50,000 for consulting support to have help selecting and negotiating with a development partner. They may also want additional funding for their staff to dedicate time to this project or to hire a project manager. Ideal resources to have on hand would be \$100,000 - \$150,000 for the first 18 months. Predevelopment and housing project management is hard to fund but philanthropy has funded these efforts previously and CHFA may have an interest in sponsoring this initiative but would not be able to fund any predevelopment work associated with an application. HOST may have funds and should be approached as well as Enterprise Community Partners.



COMMUNITY ENGAGEMENT & OUTREACH

COMMUNITY ENGAGEMENT

Community Engagement is a critical component to this Housing Needs Assessment project to gather direct input from the Native American population living in the Denver Metro area. In addition, input is paramount from service providers with unique insight into conditions impacting housing for the Native American population.

Primary data was gathered through the following distinct activities:

1. Think-Tank
2. Focus Group Discussions
3. One-on-One Interviews
4. Community Survey

Think Tank Workshop

A virtual Think Tank was organized to enlist support and extrapolate ideas and perspectives on housing related topics affecting the Native American community. Additionally, gathering data to properly frame the Native American population living in the greater Denver Metro area was a top concern. Accordingly, Think Tank participants were asked to assist in identifying sources and when possible, help gather data. Thought-leaders from a variety of organizations including public agencies, nonprofits, and other stakeholder individuals with unique insight of Native American housing concerns across the greater Denver Metro area were invited to participate in the June 23, 2021 Think Tank. The conversation brought together individuals with similar levels of care to help the Native American population, especially those who struggle with housing. One of the goals of the Think Tank was to identify places of data sources to help characterize and quantify the housing need.

Invited participants included housing service providers, housing funders, and Native American focused organizations.

Invited Funders:

- Caring for Denver
- Colorado Access
- Colorado Department of Local Affairs, Division of Housing Stability
- Colorado Health Foundation
- Colorado Housing and Finance Authority
- Colorado Division of Housing, Office of Homeless Initiatives
- Colorado Office of Finance and Sustainability
- Denver Foundation
- Gary Community Investments
- Metro Denver Homeless Initiative
- Rose Community Foundation

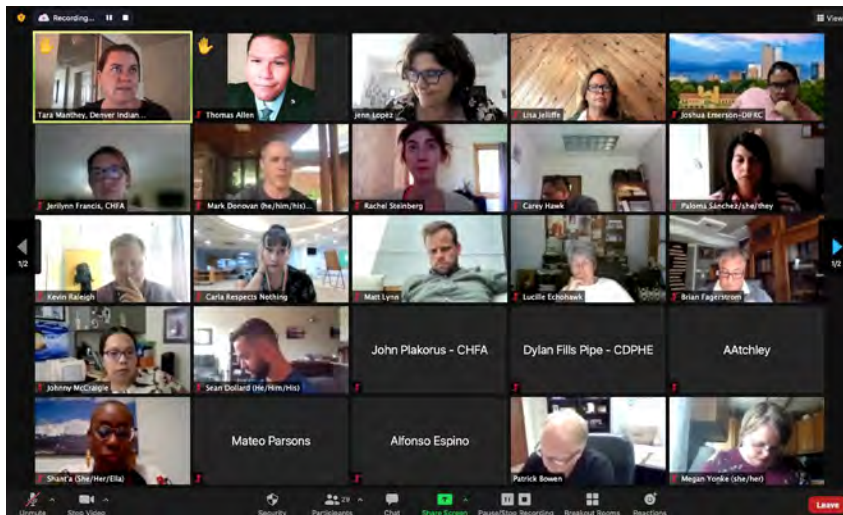
Invited Native American Housing & Service Providers:

- Caring for Denver Foundation
- Centers for American Indian & Alaska Native Health, Colorado School for Public Health
- City and County of Denver, Agency for Human Rights & Community Relations, Anti-Discrimination
- City and County of Denver, Department of Housing Stability
- City and County of Denver, Department of Housing, Homelessness System Strategies
- City and County of Denver, Housing Authority
- Colorado Children's Campaign
- Colorado Coalition for the Homeless
- Colorado Coalition for the Homeless, Native American Services
- Colorado Department of Public Health and Environment, Office of Health Equity
- Colorado Health Foundation
- Colorado School of Public Health, Anschutz Medical Campus, Tribal Turning Point
- Denver Indian Center
- Denver Indian Family Resource Center
- Denver Indian Health and Family Services
- Denver Public Library
- Denver Public Schools, Native American Student Supports
- Enterprise Community Partners
- Four Winds American Indian Council
- Maiker Housing Partners
- Servicios de La Raza, Inc.
- Spirit of the Sun
- The Colorado Health Foundation
- Violence Free Colorado

Think Tank Participants

Participants in the Think Tank included 29 individual thought-leaders including the following:

- Thomas Allen, Manager for Honoring Fatherhood Program, Denver Indian Center
- Andrew Atchley, Development Specialist, Colorado Office of Housing Finance and Sustainability
- Sean Dollard, Program Officer, The Colorado Health Foundation
- Mark Donovan, Denver Basic Income Project founder
- Lucille Echohawk, Co-funder, Native American Housing Circle
- Tess Eckert
- Joshua Emerson, Denver Indian Family Resource Center
- Alfonso Espino, Globeville, Elyria-Swansea (GES) Coalition
- Dylan Fills Pipe, Colorado Department of Public Health and Environment
- Jerilynn Francis, Colorado Housing Finance Authority
- Carey Hawk, COVID19 Navigator/Case Manager, Denver Indian Health & Family Services
- Shant'a Johnson, Director of Family and Community Vitality, Maiker Housing Partners
- Tara Manthey, Executive Director, Denver Indian Family Resource Center
- Johnny McCraigie, Denver Indian Family Resource Center, NAHC Coordinator
- Shaina Oliver, BOD AIAD, Mom's Clean Air Force, Community Member
- Naomi Parnes, Senior Program Associate, Enterprise Community Partners
- Mateo Parsons, Chair, Board of Directors, Four Winds American Indian Council
- John Plakorus, Senior Research Analyst, Colorado Housing Finance Authority
- Kevin Raleigh, Program Manager, Native American Services Colorado Coalition for the Homeless
- Carla Respects Nothing, Peer Navigator, BOD, Denver Public Library, MDHI, Access Housing
- Paloma Sanchez, SOS Site Program Manager, Colorado Village Collaborative
- Jessica Sherwood, Denver Basic Income Project
- Rick Waters, Executive Director, Denver Indian Center
- Megan Yonke, Housing Development Officer, Denver Department of Housing Stability
- Brian Fagerstrom, Amaktoolik Studios
- Lisa Jelliffe, Amaktoolik Studios
- Patrick Bowen, Bowen National Research
- Jenn Lopez, Project Moxie
- Matt Lynn, Project Moxie
- *Additional participants via phone (unidentified)*



Screenshot photo of the June 23, 2021 webinar showing some of the 29 thought leader participants.

Goals of the Think Tank

Some of the key topics of the Think Tank included how best to accurately define the greater Denver Metro area Native American population. A variety of organizations were identified with data possibly useful to define the population and specific sub-groups such as homeless. Specific goals included identifying:

- Available data
- Who has data
- Data gaps in available data
- Data needed
- Strategy to go get the data

Four primary datasets were identified as valuable to the Housing Needs Assessment:

1. Existing reports and data from stakeholder groups
2. New data
3. Census-based data
4. Specific information needed by funders

Some example suggestions uncovered not previously considered included resource information from organizations like Volunteers of America that houses families and provides single shelters; the City of Denver's General Temporary Rental and Utility Assistance; Title VI Indian Education Programs; Colorado Family Support Assessment; Denver Human Services Emergency Vouchering Program for Families; Rose Anodom Center that supports victims of domestic violence; seven metro Housing Authorities on the number of Native Americans who applied for Section 8 lotteries or submitted public interest cards; United for a New Economy; and, The Colorado Trust's Building and Bridging Power program among others.

One-on-One Interviews

Interviews were conducted with Native American thought-leaders having unique perspective on issues related to Native American housing instability and population. Insights from diverse perspectives were sought including both younger and elder individuals; those having understanding of homeless conditions affecting area Native Americans; expertise in Native American population trends; and, other factors important to the assessment project. Interviews included the following Native American individuals:

- Dustin Baird, Native Housing Program Officer, Enterprise Community Partners
- Lucille Echohawk, Senior Advisor, Denver Indian Family Resource Center
- Joshua Emerson, Housing Navigator, Denver Indian Family Resource Center
- Patrick Kills Crow, Outreach Coordinator, Denver Indian Family Resource Center
- Rebecca Mayer, Deputy Director, Metro Denver Homeless Initiative
- Johnny McCraigie, NAHC Coordinator, Denver Indian Family Resource Center
- Matt Meyer, Executive Director, Metro Denver Homelessness Initiative
- Kevin Raleigh, Native American Services Manager, CO Coalition for the Homeless
- Carla Respects Nothing, Peer Navigator, Denver Public Library
- Paloma Sanchez, Native Services Case Manager, CO Coalition for the Homeless
- Shadana Sultan, Tribal Specialist, U.S. Census Bureau
- Megan Yonke, Lead Supportive Housing Development Officer, City of Denver

Interviews with Service Providers

Beginning the week of July 19, 2021, individual interviews were conducted with Denver-based service providers to gather insight on existing data specific to Native homelessness in the Denver Metro region, gaps in data, needs and opportunities for future programming, and challenges unique to this population. These interviews included:

- Matt Meyer, Executive Director, Metro Denver Homeless Initiative
- Kevin Raleigh, Program Manager, Native American Services Colorado Coalition for the Homeless
- Megan Yonke, Lead Supportive Housing Development Officer, Denver Department of Housing Stability



Screenshot photo of the August 4, 2021 interview with elder Patrick Kills Crow.

COMMUNITY SURVEY

This section contains the analysis and findings from the “Community Survey” conducted as part of the Metro Denver Native American Housing Needs Assessment project. Planning, implementation, analysis, and reporting on the survey was conducted between July 2021, and December 2021. In addition to this summary, the “Findings” section provides detailed analysis of the Community Survey organized into the following sections:

- Demographics and Socioeconomics
- Where Native Americans Are Living
- Native American Tribal Affiliations
- Housing Information
 - Living Conditions
 - Housing Challenges
 - Housing Assistance
 - Future Housing Options
- What Else?
- Ideal Housing?

Survey Goals

The goal of the Community Survey is to gather direct input from individual Native Americans living in the greater Denver Metro area. Goals include demographic and socioeconomic data, tribal affiliations, and detailed housing including:

- Where Native Americans are living
- Living conditions
- Housing challenges
- Housing assistance
- Future housing options
- Other anecdotal insights including general characteristics of Native American living conditions and needs in the target market area.

Qualifications

Analysis of the survey data provides an abundance of interpreted information. It’s noteworthy to point out important qualifications of how feedback is received, synthesized, and presented for interpretation.

Presentation of Anecdotal Data

Asking open-ended questions and analyzing the resulting qualitative data offer insights into respondents opinions, in their own words. Rich detailed data is provided, and the

analysis seeks to understand meaning and experience through a complex mix of language. Through our analysis, we strive to understand contextual issues to correctly interpret data.

Sample respondents comments are provided throughout this report as sample typical responses.

Interpretation of Response Text

During qualitative analysis, every comment was read and analyzed using inductive reasoning methods (bottom-up logic). Each comment is



Survey event at “Orange Shirt Day,” October 2, 2021.

Methodology

In developing the survey questionnaire, the consultant team was assisted by Rachel Steinberg, Senior Professional Research Assistant and Project Coordinator at the University of Colorado Anschutz Medical Campus, Lifecourse Epidemiology of Adiposity & Diabetes Center, a research and training center at the Colorado School of Public Health. Ms. Steinberg conducted cognitive interviews to improve the survey questionnaire to ensure it was understandable with logical flow. Three separate cognitive interviews were completed including one with a Native American elder. Feedback from the interviews helped form the final survey questionnaire.

The Community Survey process was conducted between July 7, 2021, and October 31, 2021. Dissemination strategies included an online survey using the “TypeForm” platform, and pen-and-paper printed surveys gathered during community events between September and October 2021.



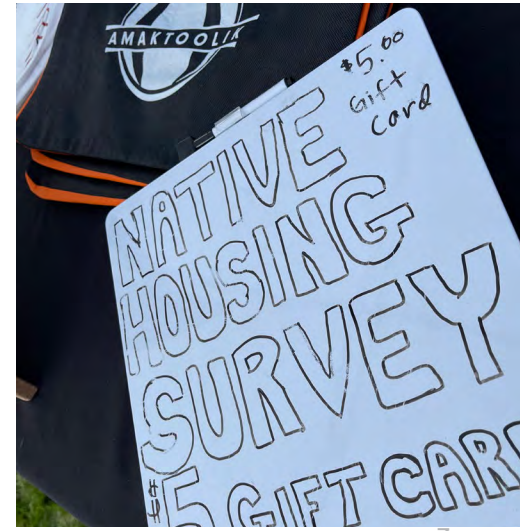
Survey event during the DIFRC “Orange Shirt Day” special event on October 2, 2021.



Survey event at “Protect All Things Sacred Pow Wow” at Tall Bull Memorial Park on September 9, 2021.

Survey Events

- Resource Fair, Colorado Coalition for the Homeless, Four Winds Indian Council – 8/26/21
- Protect All Things Sacred Pow Wow, Tall Bull Memorial Park – 9/3/21 – 9/5/21
- End of Summer Fest, Colorado Coalition for the Homeless Talking Circle, Sloans Lake – 9/9/21
- Welcome Back Celebration, Jefferson County Indian Education Program, Jeffco Park – 9/10/21
- 32nd Annual Friendship Pow Wow, Denver Art Museum/Denver Indian Center – 9/12/21
- Denver Indian Festival, Riverdale Regional Park - 9/25/21 – 9/26/21
- Southwest Improvement Council Elders Luncheon – 9/16/21
- Orange Shirt Day, DIFRC, University of Denver – 10/2/21



Questionnaire Design

The Community Survey intentionally posed open-ended questions where respondents provide feedback in their own words, along with closed-ended questions such as yes/no, multiple choice, and priority ranking among others.

Open-ended data gathering offers inherent strengths over other research methods, such as the use of secondary research or U.S. Census data which has inherent shortcomings related to surveying Native American populations.³⁴

Qualitative data gathering is used for descriptive, exploratory, and explanatory research. Individual surveying is an excellent tool for measuring a wide variety of unobservable data such as people’s preferences, traits, attitudes, beliefs, behaviors, and factual information.

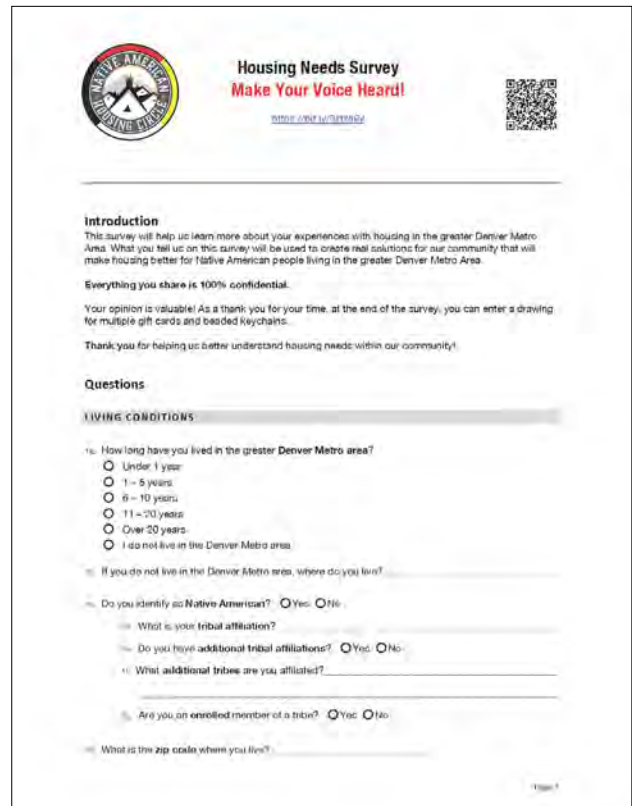
Additional benefits of this survey method include being suited for collecting data from a large population. Due to the unobtrusive nature and the ability to respond at one’s convenience, questionnaire surveys are sometimes preferred by some respondents.

Additionally, this surveying method might be the only way to reach certain populations such as homeless individuals. Lastly, sampling larger populations can allow detection of small effects when analyzing multiple variables and allow comparative analysis of population subgroups (i.e. within-group and between-group analysis).

The Community Survey asked a combination of closed- and open-ended questions organized in four categories including:

- Living Conditions - 13 questions
- Housing Challenges - 16 questions
- Future Housing Options - 6 questions
- Questions About You - 10 questions

A second pen-and-paper survey was prepared specifically for homeless population respondents.



Example page from the paper-and-pen survey.

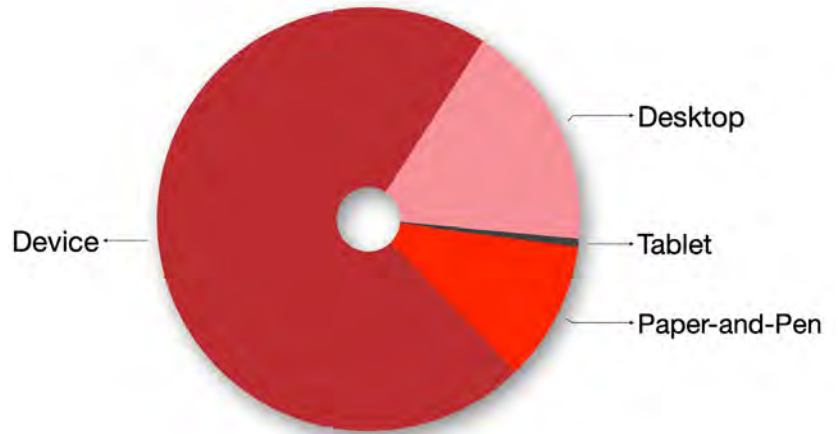
34 There is supporting evidence that, American Indians and Alaska Natives (AIAN or Native peoples) have been undercounted for decades. Unfortunately, certain population groups – referred to as ‘hard-to-count’ – are at a higher risk of not being fully counted in the census. Some of these groups have been historically underrepresented in the census for decades; some may experience new or increased vulnerability due to major changes in methodology, such as relying on the Internet as a primary way for households to respond to the 2020 Census; and some may be reluctant to respond due to concerns about data confidentiality. Being hard-to-count can lead to unequal political representation and unequal access to vital public and private resources for these groups and their communities. “Will You Count? American Indians and Alaska Natives in the 2020 Census,” April 17, 2018, The Leadership Conference on Civil and Human Rights. American Indians and Alaska Natives in the 2020 Census. <https://civilrights.org/resource/will-you-count-american-indians-and-alaska-natives-in-the-2020-census/>.

Response Snapshot

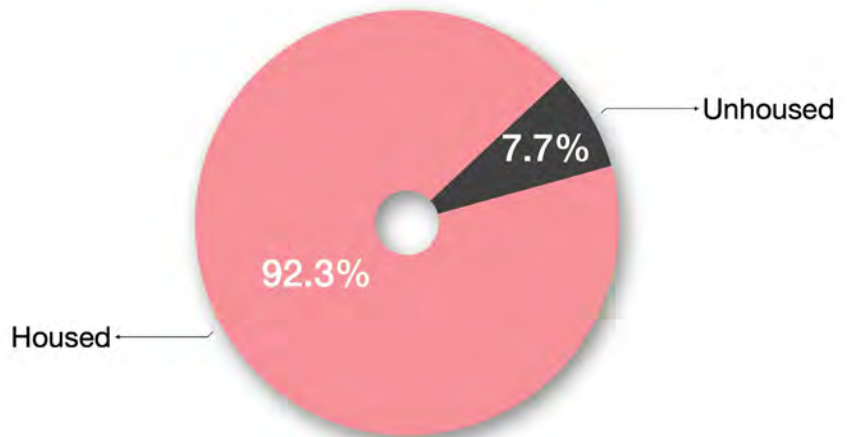
Online survey responses included 71.4% via mobile device (461); 17.3% used a desktop (112); and, 0.6% were received from a tablet (4). Paper-and-pen surveys account for 10.7% of all responses (69).

A total of 646 survey responses were received. After cleaning and removing duplicates, final valid responses include **613** surveys. Among validated responses, 7.7% represent unhoused individuals (47), and 92.3% are housed (566). All surveys are confidential with no names or identifiable information.

RESPONSES RECEIVED BY PLATFORM



HOUSED & UNHOUSED RESPONSES



PR Campaign

A comprehensive public relations (PR) campaign was conducted to promote participation in the survey.

Incentives were offered including raffle giveaways of two \$100 gift certificates; two \$50 gift certificates; fifty \$5 gift certificates to Walmart and McDonald's; and, beaded keychains made by a local elder.

Make Your Voice Heard!

The "Make Your Voice Heard!" PR campaign included numerous tactics including a PR toolkit with themed messaging and promotional ads designed for each of the major social media platforms. Promotional and publicity materials included newsletter email blasts, a dedicated Facebook page, online social media posts, targeted Facebook ad campaigns, and visual poster displays around Denver's Native American organizations and businesses.

Through Facebook ad targeting, an audience was identified of 39,000 individuals in the Denver metro region having Native American interests. Five individual ads/post boosts were deployed between August 11, 2021, and September 29, 2021. This strategy resulted in an audience reach of 6,432 exposures and 372 link clicks/post engagements with a total spend of \$116.

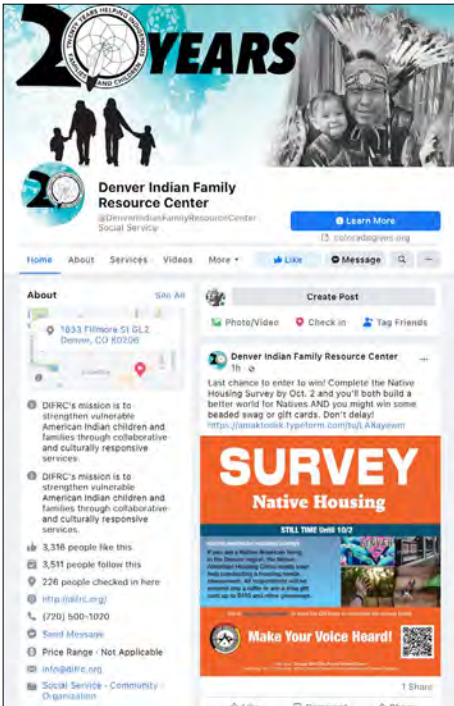
In addition, dissemination efforts resulted in multiple exposures by Native American Indian Circle partner organizations including the following:

- Denver Indian Family Resource Center, Facebook posts/re-posts, and email newsletters to DIFRC listserv.
- CU Anschutz Office of Diversity, Equity, Inclusion and Community Engagement, "Weekly Community and Campus Connections," multiple email promotions to listserv.



Example social media post placed on the NAHC dedicated Facebook page.

SAMPLE PR EXPOSURES



SUMMARY SURVEY FINDINGS

Defining Quality Housing

Assessing quality of housing includes general livability characteristics with descriptive elements.

High-quality might convey safety, neighborhood amenities like parks, and sense of community among other characteristics. HUD defines quality as safe, decent, and sanitary with 13 key aspects related to housing quality, performance requirements, and acceptability criteria.³⁵

In contrast, low-quality characteristics include safety concerns, noise, hazardous conditions, lack of maintenance, living in discriminatory situations, and insufficient accommodation for specific conditions like being disabled, among other conditions.

For our respondents, the majority of feedback and findings are associated with low-quality housing concerns.

Housing Instability

Industry authorities define instability/insecurity with quality-attributing characteristics like unstable neighborhood, poor housing situations, and overcrowding.³⁶

Anecdotal findings identify housing instability demonstrated in numerous comment categories including concern of eviction, living paycheck to paycheck, and other topics related to risk of losing housing.

For our respondents, additional characteristics compound the

vulnerabilities of housing instability. Many respondents indicate concern about losing their existing housing. They provide a variety of comments about housing instability that are categorized as financial, quality, barriers, a variety of socioeconomic challenges, and contributing obstacles from being part of a marginalized population.

Some are concerned about losing existing housing such as being evicted, not able to make housing payments, or living on the edges of being homeless. Many convey a sense of helplessness and hopelessness because conditions are difficult and getting worse. Others feel there is no way out and nowhere to turn for help.

Statements of Difficulty

Many respondents communicate a lack of assistance and resources. Some say existing resource providers and systems that serve the whole population discriminate or have biased preferences. Resource systems serving the Native American population are often noted to be far apart, and many times unknown.

Layers of Obstacles

Some respondents describe situations of increased challenges such as when they have bad credit or a criminal record that disqualifies them from accessing housing resources. Other compounding challenges include large families where limited options are offered in public housing programs.

35 "Housing Quality Standards." U.S. Department of Housing and Urban Development (HUD). Accessed December 11, 2021. https://www.hud.gov/sites/documents/DOC_9143.PDF.

36 Housing stability/instability or security/insecurity is considered the "extent to which an individual's customary access to housing of reasonable quality is secure. Housing security considers 8 main dimensions: housing type, recent housing history, current housing tenure, financial status, standing in the legal system, education and employment status, harmful substance use, and subjective assessments of housing satisfaction and stability. Lack of security results from high housing costs relative to income, poor housing quality, unstable neighborhoods, overcrowding, and, other factors. Frederick, Tyler J., Michal Chwalek, Jean Hughes, Jeff Karabanow, and Sean Kidd. "How Stable Is Stable? Defining and Measuring Housing Stability." Wiley Online Library. John Wiley & Sons, Ltd, October 14, 2014. <https://onlinelibrary.wiley.com/doi/10.1002/jcop.21665>.

Vulnerabilities

Housing related vulnerabilities range from risk of losing housing, to limited access of quality housing. Respondent comments demonstrate numerous vulnerabilities to housing stability including the following characteristics:

- Abuse
- Ageism
- Background barriers
- Background check
- Cost of living
- Covenant restrictions
- Culture
- Denial of housing
- Disabled
- Discrimination
- Displacement owner selling
- Distance challenges
- Expenses
- Extended family
- Hazardous conditions
- Healthcare
- Health related
- Historical trauma
- Housing prices
- Landlord problems
- Large families
- Living challenges
- Low income
- Multi-generational living
- Obstacles getting worse
- Expensive rent
- Rental to sale situation
- Safety concerns
- Single parent obstacles
- Unemployed
- Wait lists

Changes Since COVID-19

Impacts of the COVID-19 pandemic have added to existing challenges affecting the Native American population. Housing instability has increased as noted by respondents who indicate changes in income and housing arrangements. Among the housed respondents, 60% have been affected in some negative way from the pandemic; whereas, 94% of the unhoused have been negatively impacted.

Unique Perspectives of Native Americans

Anecdotal evidence testifies to unique conditions and obstacles affecting Denver's Native American population. Comments provided by respondents are associated with needs, risks, vulnerabilities, and characteristics associated with marginalized populations. Some of these conditions include:

- Discrimination
- Lack of a Native American community
- Not enough dedicated help for Native Americans
- Unique needs based on culture, historical traumas, and history
- Marginalization conditions

In addition, respondents offer comments about **desirable living**

conditions for Native Americans including:

- Ability for multi-generational family living
- Easy access to support systems
- Ability to create places for culture
- A Native American community

Reservation Back-and-Forth

Some respondents offer perspectives related to living on-reservation versus off-reservation. Some mention they chose to leave the reservation to seek better opportunities. Others indicate they spend time on their reservation, as well as in the Denver area. Some said they will be returning to their reservation to live because of Denver's prohibitive cost of living.³⁷

Resource systems are often mentioned by respondents in the context of frustration, not knowing where to find resources, and lack of resources. Some specific characterizations include:

- Don't know where to go
- Decentralized and scattered
- Difficulties finding and accessing
- Distance between service providers
- Need Native organizations

37 A comprehensive study of Native Americans who move back and forth between their reservation and urban cities was analyzed in "Housing Needs of American Indians and Alaska Natives in Urban Areas," researchers identified four types of movers: cyclers, returnees, the resigned, and the trapped. Cyclers are defined as people who move back and forth between their village or reservation and a primary city. They move when the alternative area (the tribal area if they are living in the urban area and vice versa) becomes more attractive. For example, individuals who moved to the city for access to job opportunities may return to their home reservation or village after several months of an unsuccessful job search and relocate to the city if they get a strong lead on a new job. People also move back and forth to maximize access to medical services and other community services and supports available in an urban area or in a village or a reservation. Family ties also affect moves to and from cities; someone may relocate to the city to follow a family member who has moved there or may return to be closer to family still living on the reservation. Returnees are defined as people who leave the city to return to their village or reservation permanently or for a longer term. They return for several reasons. Some people return to their home reservation or village to retire. Others experience financial problems living in the city, often because they cannot find jobs or affordable housing. Other AIANs find that the services and resources available to them when they live on the reservation or in their village are better than the services they can find living off tribal lands. Returnees also move back because of family ties or responsibilities. One study found that life in metropolitan areas introduced new stresses and did not allow for a full expression of AIAN cultural identity; in a similar way, respondents noted that some people feel unsettled and out of place in the city and will return to their home reservation or village to live where they feel they fit in. The resigned are defined as people who stay in the city because of lack of opportunities on the reservation or in their village, not because they have made a positive choice to remain in the city. Respondents from about one-fourth of the sites in the sample identified resignation as a reason people stay in the metropolitan area, noting that people "have nothing to go back to, so they stay." Respondents specifically identified a lack of jobs and available housing on tribal lands as reasons people who would prefer to return instead remain in cities. The trapped are defined as people who moved to the city and cannot get back to their home reservation or village even though they want to return. This group includes people who came to the city

Unenrolled Native Americans

Some who identify as Native American, are not enrolled with a tribal community.³⁸ Some indicate they are attempting to obtain enrollment and need assistance with that process.

Others state because they do not have an enrollment certification, they cannot access local resource assistance. Adding to this complexity, not all tribal members are affiliated with a federally recognized tribe so may not have enrollment documentation. Another consideration is that there are over 200 unrecognized tribes in the U.S. which prevent tens of thousands of individual Native Americans from accessing typical resources afforded enrolled tribal members of federally recognized tribes. In addition, there are some states that recognize unrecognized tribes but federal resources remain unavailable.³⁹

Why this matters is that Native Americans sometimes have resources available to them, and other times not. When enrolled, there are typically more available resources.

Low-income Challenges

An overwhelming sentiment among respondents are associated with cost of living and increasing obstacles to access and afford housing. Many correlate their challenges with the high cost of living in the Denver Metro area. Others share challenges or frustrations accessing support services and resources to assist with housing and living needs.

Many share challenges of meeting basic survival needs that prevent access to other day-to-day needs.

Alternative Housing Needs

A variety of unfortunate circumstances affecting some Native American's living in Denver demonstrate unique needs and consequences. For example, one elder living in Section 8 housing mentioned experiencing isolation because of limitations of who can reside in this housing. Alternative housing needs are mentioned by many including:

- Seniors
- Veterans
- Homeless
- Substance abuse
- Domestic violence
- Youth in crisis
- Mental health
- Emergency temporary housing

Ideal Housing for Denver's Native American Community

Many respondents offer comments about ideal housing for Native Americans living in the Denver region. Some mention community-building characteristics and features. Others reference complementary programs, services, and resources tailored to the unique needs and culture of Native Americans such as the following:

- Alternative housing
- Resources tailored to help Native Americans succeed
- Culturally-appropriate
- Multi-generational
- Variety of housing types for low-income levels
- Aging in place

Top Obstacles, Challenges & Concerns

Housing availability, affordability, obstacles, and unique challenges of Native Americans are the most defining concerns by respondents.

The greater Denver Metro region does not offer enough affordable housing options for the majority of respondents. Conditions causing the lack of available affordable housing is getting worse putting many individuals at risk of losing their current housing. Cost of living concerns are forcing many to make difficult decisions about basic living needs, and as a result, some are on the brink of becoming homeless. Add to these concerns, the COVID-19 pandemic has exasperated living challenges for many who are experiencing additional layering of challenges.

Native Americans living in the greater Denver Metro area have unique challenges in addition to those mentioned above. Many discuss historical changes forced on indigenous people that negatively influenced the existing urban Native American population in the Denver area.

Some have lived in Denver their whole lives, others have relocated from their tribal reservation, and others plan to return. The Native American community living in Denver have differing perspectives and access to resources depending on their enrollment status, and whether they have available resources elsewhere. Nearly all respondents wish for a stronger, more identifiable,

for medical treatment, school, or jobs and cannot afford the travel and other expenses to return home. "Housing Needs of American Indians and Alaska Natives in Urban Areas: A Report from the Assessment of American Indian, Alaska Native, and Native Hawaiian Housing Needs." HUD Office of Policy Development and Research, January 2017. <https://www.huduser.gov/portal/publications/HNAIHousingNeeds.html>.

38 Tribal citizenship is determined by individual tribal governments using their own criteria. Generally, there is a requirement of lineal descendant from a tribal citizen or sometimes a blood quantum requirement. "Tribal Nations & the United States: An Introduction." NCAI. National Congress of American Indians, 2017. <https://ncai.org/about-tribes>.

39 In the U.S. there are 574 federally recognized tribal nations (variously called tribes, nations, bands, rancherias, pueblos, communities, and Native villages). Among these nations are 334 reservations which represent designated tribal lands. Not all tribal nations have reservations and are considered land-less tribes. "Tribal Nations & the United States: An Introduction." NCAI. National Congress of American Indians, 2017. <https://ncai.org/about-tribes>.

cohesive Native American community in the Denver region. There is not a centralized community core, and places of gathering and support are scattered too far across the region. Those in need of assistance often do not know what is available, or how to access resources.

Affordability

Affordability is a frequent topic of concern. A variety of related topics support this including the following:

- Concern about paying
- Cost of living
- Covenant restrictions
- Expensive
- Housing prices
- Income levels
- Low income
- Obstacles getting worse
- Overqualified
- Rent is expensive

Obstacles to Accessing Affordable Housing

There are numerous obstacles described by respondents that prevent access to affordable housing including the following:

- Ageism
- Background barriers
- Background check
- Barriers to getting help
- Covenant restrictions
- Denial of housing
- Discrimination
- Displacement because owner selling
- Extended family
- Families
- Landlord
- Large families
- Living challenges
- Multi-generational
- Obstacles
- Obstacles getting worse
- Overqualified
- Rental to sale
- Single parent
- Social security
- Unemployed
- Vulnerability
- Wait lists
- Young adults
- Abuse
- Affordable
- Ageism
- Background barriers
- Background check
- Barriers to getting help
- Concern about paying
- Cost of living
- Covenant restrictions
- Denial of housing
- Disabled
- Discrimination
- Displacement because owner selling
- Distance challenges
- Expensive
- Extended family
- Families
- Hazardous conditions
- Health care
- Health related
- Historical trauma
- Housing prices
- Income levels
- Landlord
- Large families
- Living challenges
- Low income
- Multi-generational
- Noise
- Obstacles
- Obstacles getting worse
- Over qualified
- Quality of life
- Rent expensive
- Rental to sale
- Safety
- Single parent
- Social security
- Unemployed
- Vulnerability
- Wait lists
- Young adults

DETAILED FINDINGS

Response Results

The Community Survey received 613 validated responses representing 0.6% of the 106,371 population living within the Denver Metro Target Market Areas who identify as being within the American Indian and Alaska Native (AIAN) population in the 2020 Census. The Community Survey results surpass statistical confidence levels in accurately representing our target population.⁴⁰

Reliability of Results

Comparing our sample size of 613 with the 2020 Census-reported AIAN total population count of 106,371 resulted in a highly reliable statistical survey with a 95% confidence level and a 4% margin of error. Both the confidence level and margin of error were computed using a total population count that included children under the age of 18 that wouldn't respond to this type of survey. As a result, the survey confidence level is likely higher than 95% and the margin of error is likely less than 4%. Additionally, the reliability of this survey was substantiated through a comparison between various socioeconomic characteristics of survey respondents and those of the AIAN population revealed through Census/American Community Survey (ACS) demographic data. This comparison included, for example, a comparison between characteristics such as geography, age, income, and tenure that were similar between our survey and data reported by the Census/ACS.

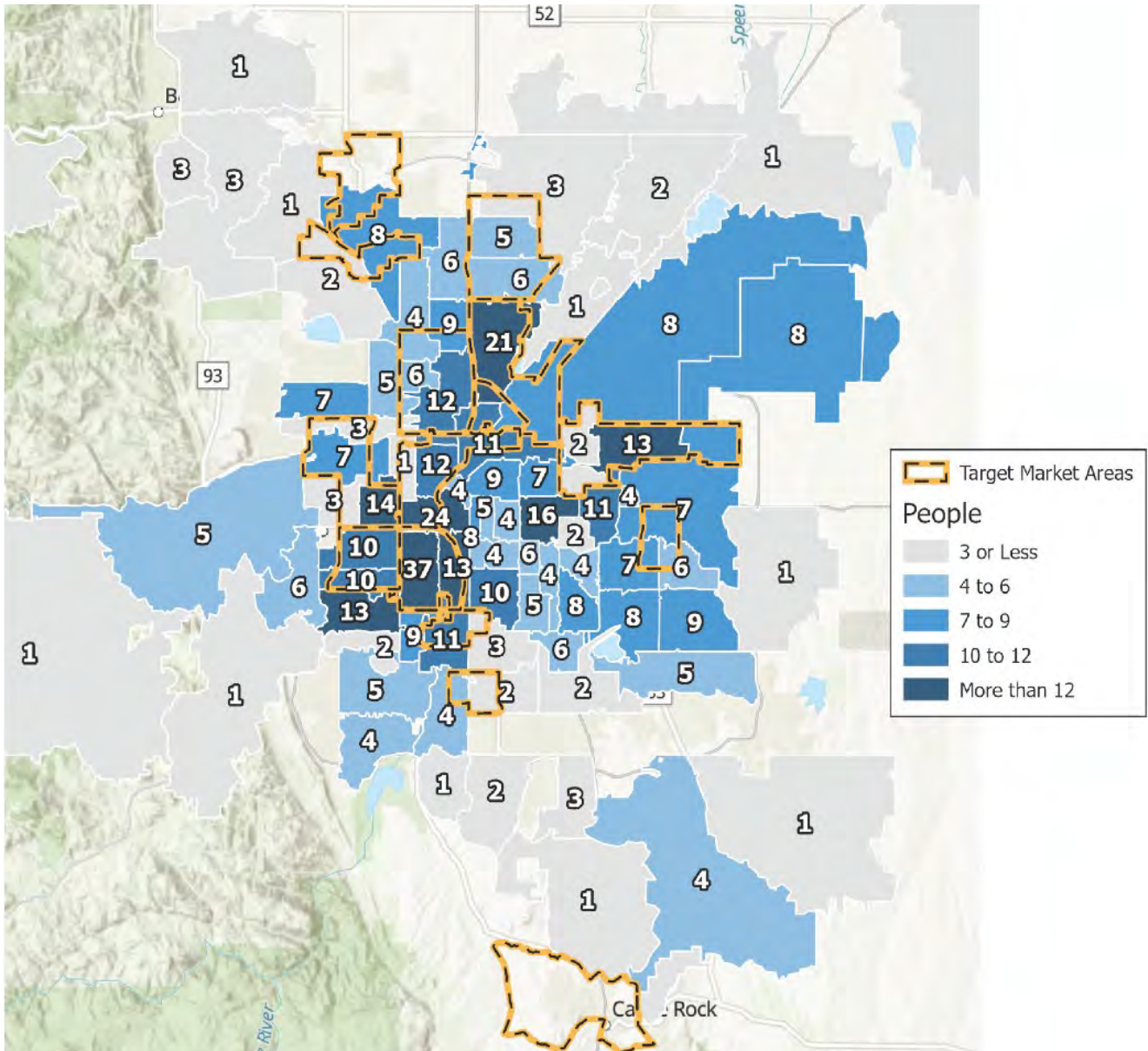
Where Living

Among all responses, 99 individual zipcodes were provided of which, only 16 are located outside the Target Market Areas (TMA) of the Housing Needs Assessment. When overlaid with the Demographics Analysis section of the study compiled by Bowen National Research, the concentrations of the AIAN population by zipcodes mostly align consistently with the TMAs assigned to the study. What this means is the census data referenced is relatively consistent with findings from this survey identifying areas where Native Americans live in the greater Denver Metro Area. (See "Where Survey Respondents Live: Zipcode + TMA Map," next page).

TARGET MARKET AREAS
0.6% OF POPULATION
99 ZIPCODES
106,371
2020 CENSUS
613 **<4% MARGIN OF ERROR**
95%+ CONFIDENCE

40 When surveying large populations; it is ideal to get as many responses as possible, but not realistic to get responses from the entire population. Sampling statistical formulas provide accurate target numbers allowing high confidence in survey responses.

WHERE SURVEY RESPONDENTS LIVE
BY ZIPCODE + TARGET MARKET AREAS



Not to scale. Map prepared by Bowen National Research.

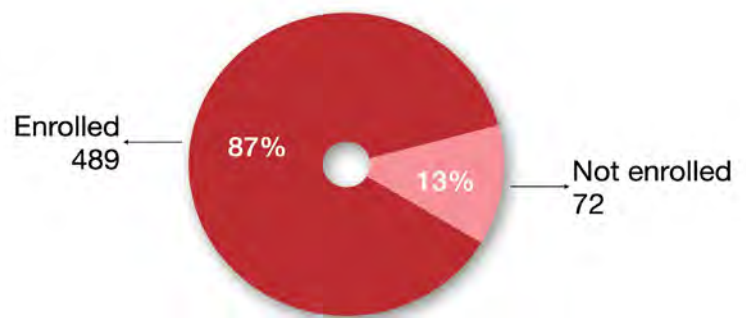
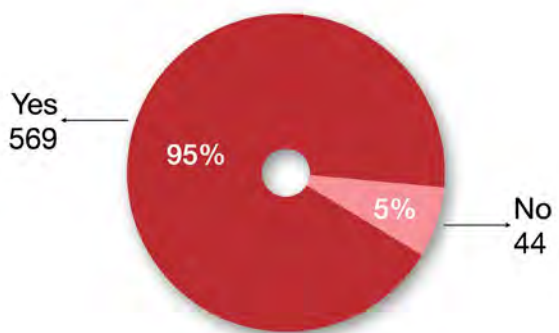
Native American and Tribal Affiliations

Several questions were asked to understand extent of Native American affiliation, enrollment status, and self-identification. Among respondents, 95% identify as Native American (569), and 87% are enrolled tribal members (489). When asked about tribal affiliation, 85.8% indicate having a tribal affiliation (526), while 14.2% do not (87). Those having a tribal affiliation represent 94 total individual tribes, listed on the following page.⁴¹

526 TRIBAL AFFILIATIONS
95% IDENTIFY AS NATIVE AMERICAN
87% ENROLLED
489 ENROLLED
85.8% AFFILIATED

IDENTIFY AS NATIVE AMERICAN

ENROLLED TRIBAL MEMBERS



TOP 10 TRIBAL AFFILIATIONS

117	Navajo Nation	22.2%
77	Oglala Sioux Tribe	14.6%
40	Rosebud Sioux Tribe	7.6%
25	Cheyenne River Sioux Tribe	4.8%
23	Cherokee Nation	4.4%
14	Choctaw Nation of Oklahoma	2.7%
13	Standing Rock Sioux Tribe	2.5%
12	Cheyenne and Arapaho Tribes	2.3%
11	Arapaho Tribe of the Wind River Reservation	2.1%
10	Three Affiliated Tribes of the Fort Berthold Reservation	1.9%

41 The list of tribes respondents selected from include 640 federal and state recognized tribes. Source: Updated list as of March 2020 from National Congress of State Legislatures (NCSL) collected from the National Congress of American Indians (NCAI), Bureau of Indian Affairs (BIA), State Commissions on Indian Affairs, and other sources. Federal recognized tribes = 574. State recognized tribes = 66. <https://www.ncsl.org/research/state-tribal-institute/list-of-federal-and-state-recognized-tribes.aspx>.

RESPONDENTS AFFILIATED WITH 94 NATIVE AMERICAN TRIBAL COMMUNITIES

Listed in order of highest number of individual tribal affiliations

- Navajo Nation
- Oglaia Sioux Tribe
- Rosebud Sioux Tribe
- Cheyenne River Sioux Tribe
- Cherokee Nation
- Choctaw Nation of Oklahoma
- Standing Rock Sioux Tribe
- Cheyenne and Arapaho Tribes
- Arapaho Tribe of the Wind River Reservation
- Three Affiliated Tribes of the Fort Berthold Reservation
- Jicarilla Apache Nation
- Ute Mountain Ute Tribe
- Crow Tribe of Montana
- Northern Cheyenne Tribe
- Osage Nation
- Pueblo of Laguna
- Flandreau Santee Sioux Tribe of South Dakota
- Hopi Tribe of Arizona
- Mescalero Apache Tribe
- Seminole Nation of Oklahoma
- Shoshone Tribe of the Wind River Reservation
- Sisseton-Wahpeton Oyate
- Muscogee (Creek) Nation
- Omaha Tribe of Nebraska
- Southern Ute Indian Tribe
- Winnebago Tribe
- Chickasaw Nation
- Chippewa-Cree Indians of the Rocky Boy's Reservation
- Comanche Nation
- Confederated Tribes of the Colville Reservation
- Minnesota Chippewa Tribe
- Pawnee Nation
- San Carlos Apache Tribe
- Absentee-Shawnee Tribe of Indians
- Assiniboine and Sioux Tribes
- Central Council of the Tlingit & Haida Indian Tribes
- Colorado River Indian Tribes of the Colorado River Indian Reservation (Arizona and California)
- Kewa Pueblo
- Kiowa Indian Tribe of Oklahoma
- Oneida Tribe of Indians of Wisconsin
- Pascua Yaqui Tribe
- Prairie Band Potawatomi Nation
- Sac & Fox Nation
- Saint Regis Mohawk Tribe
- Santee Sioux Nation
- Sault Ste. Marie Tribe of Chippewa Indians
- Tohono O'odham Nation
- Turtle Mountain Band of Chippewa Indians
- White Earth Band
- Alabama-Coushatta Tribe of Texas
- Alabama-Quassarte Tribal Town
- Anvik Village
- Bland Mills Indian Community
- Bering Straits Native Corporation
- Blackfeet Tribe
- Confederated Salish and Kootenai Tribes of the Flathead Reservation
- Confederated Tribes and Bands of the Yakama Nation
- Crow Creek Sioux Tribe
- Delaware Tribe of Indians
- Ekwok Village
- Haliwa-Saponi Indian Tribe
- Kalispel Indian Community of the Kalispel Reservation
- Keweenaw Bay Indian Community
- Lac Courte Oreilles Band of Lake Superior Chippewa Indians
- Little Shell
- Lower Brule Sioux Tribe
- Native Village of Buckland
- Native Village of Kiana
- Oneida Nation of New York
- Otoe-Missouria Tribe of Indians
- Paiute-Shoshone Tribe
- Ponca Tribe of Indians of Oklahoma
- Ponca Tribe of Nebraska
- Pueblo of Jemez
- Pueblo of Nambe
- Pueblo of San Felipe
- Pueblo of Santa Clara
- Pueblo of Taos
- Sac & Fox Tribe of the Mississippi in Iowa
- Santa Ynez Band of Chumash Mission Indians
- Seneca Nation of Indians
- Shageluk Native Village
- Sitka Tribe of Alaska
- Spirit Lake Tribe
- Spokane Tribe
- Tulalip Tribes
- Tuscarora Nation
- Upper Sioux Community
- Ute Indian Tribe of the Uintah and Ouray Reservation
- White Mountain Apache Tribe
- Wichita and Affiliated Tribes (Wichita, Keechi, Waco and Tawakonie)
- Yankton Sioux Tribe
- Zuni Tribe

- Mescalero Apache Tribe
- Seneca Nation of Indians
- Cherokee Nation
- Central Council of the Tlingit & Haida Indian Tribes
- Flandreau Santee Sioux Tribe of South Dakota
- Turtle Mountain Band of Chippewa Indians
- Blackfeet Tribe
- Ute Mountain Ute Tribe
- Confederated Salish and Kootenai Tribes of the Flathead Reservation
- Oneida Tribe of Indians of Wisconsin
- Little Shell
- Jicarilla Apache Nation
- Tohono O'odham Nation
- Yankton Sioux Tribe
- Sitka Tribe of Alaska
- Confederated Tribes of the Colville Reservation
- Confederated Tribes of the Colville Reservation
- Santee Sioux Nation
- Cheyenne River Sioux Tribe
- Chickasaw Nation
- Turtle Mountain Band of Chippewa Indians
- Otoe-Missouria Tribe of Indians
- Delaware Tribe of Indians
- Pueblo of San Felipe
- Saint Regis Mohawk Tribe
- Pascua Yaqui Tribe
- White Earth Band
- Omaha Tribe of Nebraska
- Tulalip Tribes
- Cherokee Nation
- Pueblo of San Felipe
- Ponca Tribe of Nebraska
- Cheyenne and Arapaho Tribes
- Bay Mills Indian Community
- Navajo Nation (Arizona, New Mexico and Utah)
- Cherokee Nation
- Comanche Nation
- Paiute-Shoshone Tribe
- Saint Regis Mohawk Tribe
- Navajo Nation (Arizona, New Mexico and Utah)
- Kewa Pueblo
- Lower Brule Sioux Tribe
- Kalispel Indian Community of the Kalispel Reservation
- Shoshone Tribe of the Wind River Reservation
- Oneida Nation of New York
- Sisseton-Wahpeton Oyate
- San Carlos Apache Tribe
- Santee Sioux Nation
- Hopi Tribe of Arizona
- Ekwok Village
- Native Village of Kiana
- Pueblo of Santa Clara
- Native Village of Kiana
- San Carlos Apache Tribe
- Ponca Tribe of Indians of Oklahoma
- Southern Ute Indian Tribe
- Hopi Tribe of Arizona
- Muscogee (Creek) Nation
- Osage Nation
- Bay Mills Indian Community
- Spirit Lake Tribe
- Ute Mountain Ute Tribe
- Crow Tribe of Montana
- Ekwok Village
- Pueblo of Laguna
- Confederated Tribes and Bands of the Yakama Nation
- Rosebud Sioux Tribe

Summary Findings - Housed

Demographic & Socioeconomic Profile

The demographic and socioeconomic profile of the 566 housed respondents (92.3% of all respondents) includes age, gender, sexual preferences, marital status, income levels, employment status, and education level. Additionally, when asked about veteran status, 5.0% indicate they are a veteran (27).

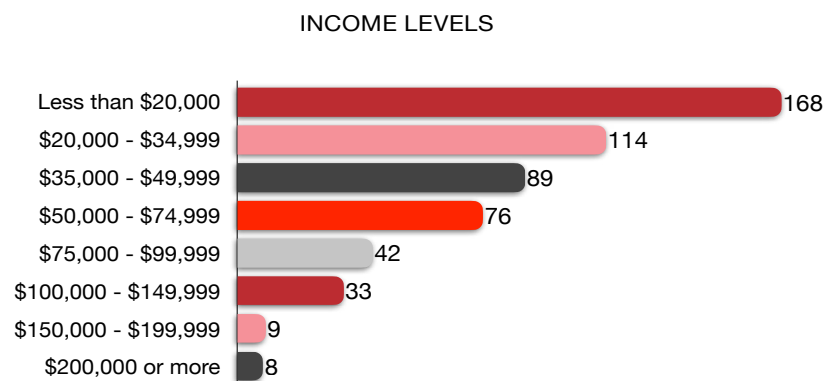
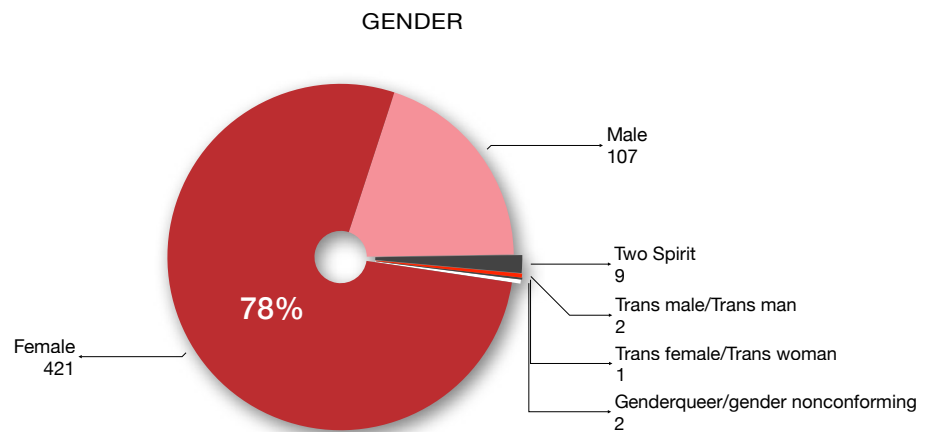
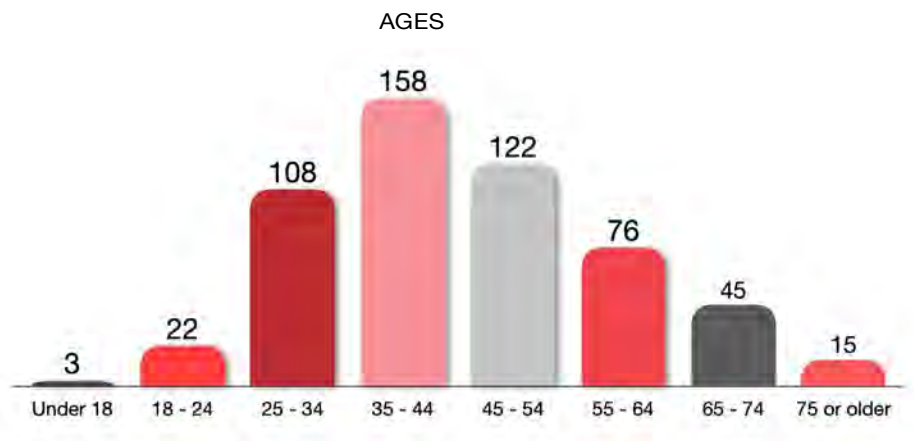
Regarding **age**, the largest percentage at 28.8% of all respondents are within the ages 35 to 44 (158). Under 18 includes 0.5% of respondents (3), while 2.7% indicate they are age 75 or older (15).

In terms of **gender**, the majority of housed respondents at 78% identify as female (421), followed by 19.7% male (107); 1.7% Two Spirit (9); 0.4% trans male/trans man (2); 0.4% genderqueer/gender nonconforming (2); and, 0.2% trans female/trans woman (1).

Regarding **sexuality**, 88.1% identify as straight (483), followed by 5.1% bisexual (28); 3.5% gay or lesbian (19); 0.7% pansexual (4); and, 0.9% indicate other.

Marital status among housed respondents indicate the majority at 32.2% are single never married (175), followed closely by 31.8% married (173); 14.0% divorced (76); 10.7% living with a partner (58); 4.6% widow/widower (25); and, 3.7% separated (20).

Regarding **income** levels, the majority at 31.2% earn less than \$20,000 (168), followed by 21.2% between \$20,000 and \$34,999 (114); 16.5% between \$35,000 and \$49,999 (89); 14.1% between \$50,000 and \$74,999 (76); 7.8% between \$75,000 and \$99,999 (42); 6.1% between \$100,000 and \$149,999 (33); 1.7% between \$150,000 and \$199,999 (9); and, 1.5% over \$200,000 (8).



HOUSED

Employment levels include 42.6% with full-time jobs (245); 15.7% unemployed seeking work (90); 11.8% part-time jobs (68); 8.2% unemployed unable to work (47); 7% students (45); 7.5% retired (43); 1.9% seasonal worker (11); 1.6% temporary or day labor (9); and, 3.0% identified other (17).

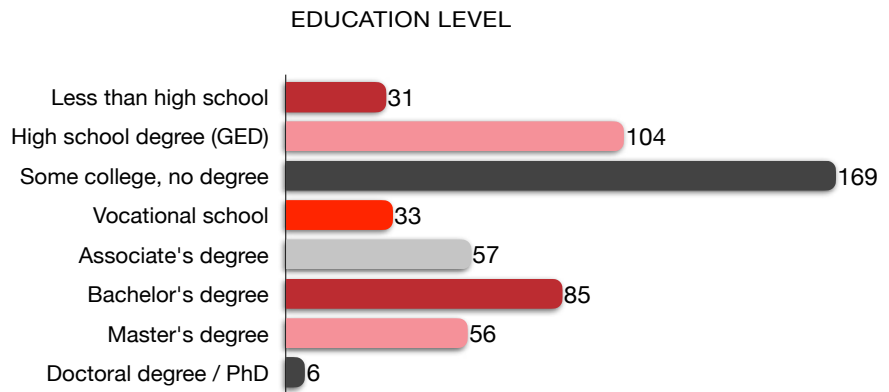
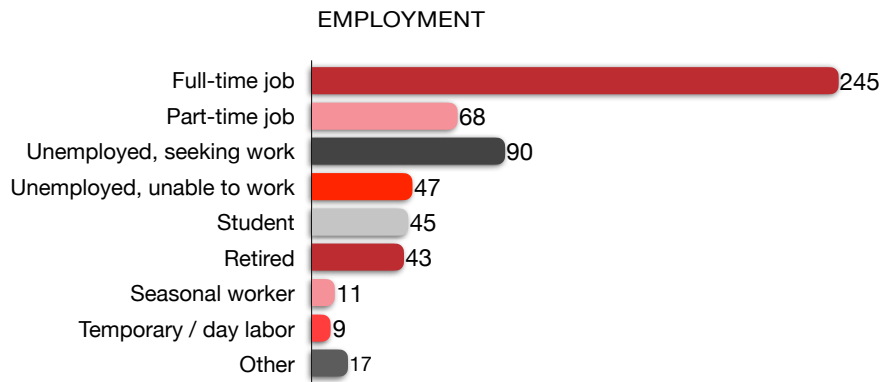
The greatest majority of **education** levels among the housed is 31.2% with some college but no degree (169), followed by 19.2% with a high school degree (104); 15.7% with a bachelor's degree (85); 10.5% have an associate's degree (57); 10.4% have a master's degree (56); 6.1% attended vocational school (33); 5.7% have less than a high school education; and, 1.1% have a doctoral degree (6).

Housing Characteristics

Housing characteristics considered among the housed respondents include the length individuals have lived in the Denver Metro area. Over 53% of respondents have lived in the area for over 20 years (320), followed by 13.6% between 11-20 years (82); 11.9% between 6-10 years (72); 12.9% between 1-5 years (78); and, 5.1% under one year (31).

When asked **what type of housing** currently living, the majority at 49.9% indicate they live in an apartment (258), closely followed by 46.0% living in a house (238). Other housing include mobile homes (8); duplex (3); townhouse (3); subsidized housing (2); and, one each living in a 4-plex, live with a friend, transitional housing, and school dorm.

Respondents were asked a series of questions to understand **current living conditions** and situations that might affect quality concerns. Top responses to current living conditions include a breakdown shown on the chart to the right.



TOP RESPONSES TO CURRENT LIVING CONDITIONS

- How long lived in the Denver Metro area = **Over 20 years** (320) - 53%
- Where live = **Apartment** (258) - 49.9%
- Living with = **Family members** (384) - 73.8%
- How many live with = **1-3 people** (293) - 53.9%
- How pay for housing = **Rent** (351) - 59.4%
- Physical living conditions (on a scale of 1 - 5) = 3.0 **Good** (196) - 31.6%
- Current location impacts to housing quality = **Noise** (127) - 13.1%
- Concern paying current housing (on a scale of 1 - 5) = 3.0 **Average** (138) - 27.0%
- Worried about losing housing = **No** (322) - 58% versus Yes (233) - 42%
- Biggest challenges getting stable housing = **Affordability** (189) - 19.1%
- COVID-19 pandemic impact on housing situation = **Affected** (336) - 60%

HOUSED

Housing Insecurity Conditions

COVID-19 Pandemic

The majority of housed respondents at 60% indicate they have experienced some negative impact on their housing due to the COVID-19 pandemic. Sample comments include the following:

- “Behind on rent from getting COVID”
- “Had to move”
- “Have cancer, had to move out of house with roommates for treatment”
- “I had to stay at a hotel temporarily when I was sick during the pandemic.”
- “I still had to work during the pandemic”
- “Less people living in our home”
- “Many people have died in my building due to lack of initial action”
- “My housing costs were difficult to manage because of job loss”
- “Requested rent assistance from Denver Indian Family Resource Center”

Family Members

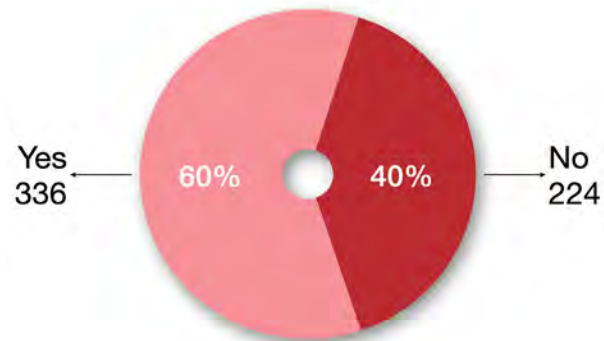
Experiencing Homelessness

Respondents were asked two questions to help understand current homeless conditions. The first is whether they have any family experiencing homelessness. Findings indicate that 68.7% do not have family experiencing homelessness (380), while 31.3% indicate yes (173). The next question asked, “How many family members are experiencing homelessness?” The greatest majority at 34.2% indicate just one family member (53). At the high level, 10.3% indicate they have over 5 family members experiencing homelessness (16).

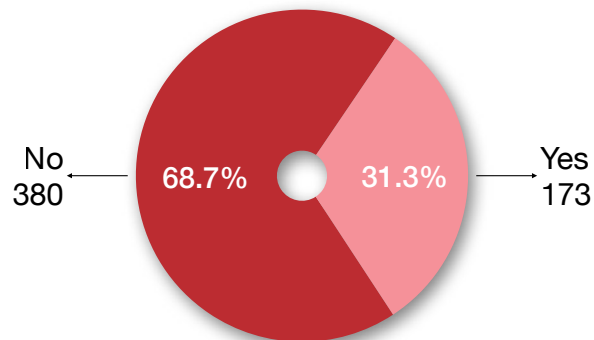
Overall Concern About Losing Housing

While not the majority of responses, a significant amount of respondents indicate they are worried about losing their current housing. These account for 42% of all responses (233).

COVID-19 PANDEMIC IMPACT ON HOUSING



FAMILY EXPERIENCING HOMELESSNESS



WORRIED ABOUT LOSING HOUSING



HOUSED

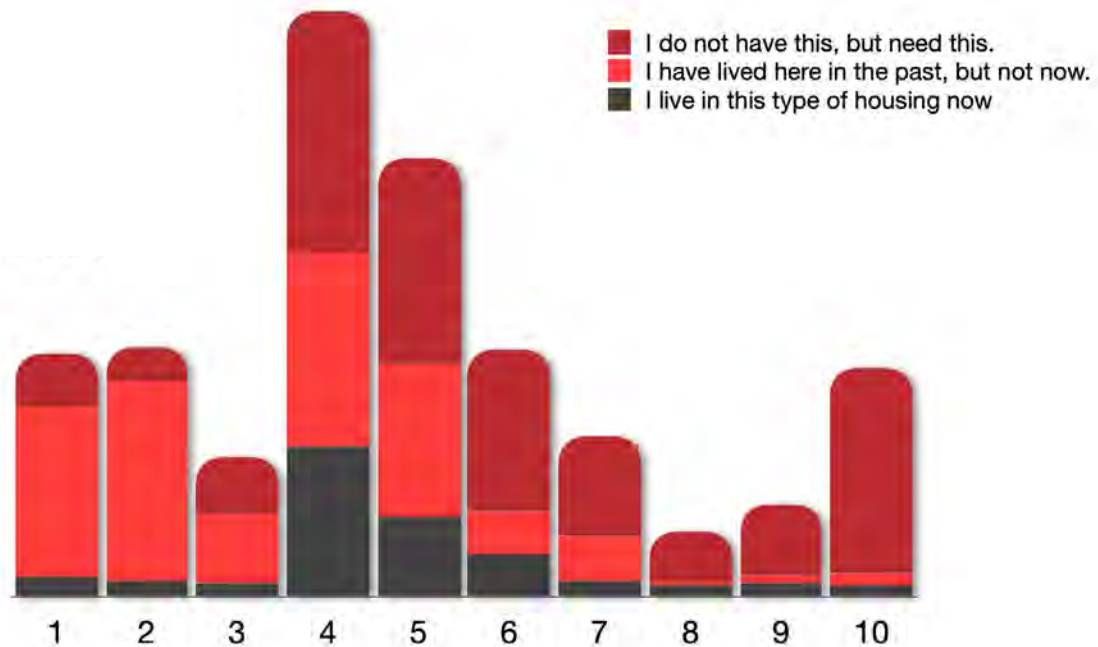
Experience with Supportive Housing

Respondents were asked a series of questions related to supportive housing including whether they live there now; have lived there in past; and, are not currently living in assistance housing but need this form of supportive housing. A breakdown of supportive housing that individuals need, but do not have, include the list to the right.

CURRENTLY NEED BUT DO NOT HAVE - NEED NOW

- Emergency shelter = 5.7% (23)
- Homeless shelter = 3.8% (15)
- Sober housing / housing for people in recovery = 6.3% (24)
- Low-income housing = 18.2% (105)
- Subsidized/affordable housing friendly to families with children = 22.1% (89)
- Subsidized/affordable housing accessible to people with disabilities = 19.0% (71)
- Subsidized/affordable housing for victims of abuse or violence = 11.5% (42)
- Housing in a nursing home = 6.1% (21)
- Housing in an assisted living facility = 8.6% (31)
- Housing that offers culturally specific support services = 24.4% (91)

EXPERIENCE WITH SUPPORTIVE HOUSING



1. Emergency shelter
2. Homeless shelter
3. Sober housing / housing for people in recovery
4. Low-income housing (e.g., Housing Choice, Section 8, etc.)
5. Subsidized/affordable housing friendly to families with children
6. Subsidized/affordable housing accessible to people with disabilities
7. Subsidized/affordable housing for victims of abuse or violence
8. Housing in a nursing home
9. Housing in an assisted living facility
10. Housing that offers culturally specific support services

HOUSED

Experience with Housing Assistance

An additional inquiry was made into experience with housing assistance. When respondents were asked if they have received a Section 8 voucher but were unable to find a rental unit, 93.9% (511) indicated no versus 6.1% (33) who indicate yes. Specific organizations identified as receiving assistance from include:

- Adams County
- Arapahoe County
- Aurora Mental health
- Brighton Housing Authority
- Brothers Redevelopment
- Center for Work Education and Employment
- Church organizations
- Colorado Coalition for the Homeless
- Colorado Emergency Rental and Mortgage Assistance
- COVID money from tribe for rental and utility assistance
- Denver County Housing
- Denver Housing Authority
- Denver Indian Family Resource Center
- Denver Metro Down Payment Assistance
- Denver Public Housing
- Department of Local Affairs, State of Colorado
- Emergency Rental Assistance Program of Colorado
- Empowerment Program
- HUD
- HUD Housing Choice Voucher Program Section 8
- Husband's tribe during quarantine
- I bought my house with down payment assistance from CHFA
- Indian Family Health
- Jefferson County
- Low-income assistance
- Meiker Housing
- Metro West Housing
- Old folks home
- One time help from Denver Indian Family Services
- Pine Tree Apartments
- Project based housing Section 8
- Property Owner Preservation program, State of Colorado Department of Local Affairs Division of Housing
- Rapid Rehousing
- Salvation Army
- Section 8
- Senior subsidized housing
- SOS camp at Regis
- Temporary Rental and Utility Assistance, City and County of Denver
- The Gathering Place
- Through my Tribal affiliation
- Tribal rental assistance
- Warren Village

Experience with Wait Lists

Respondents were asked if they are currently on a wait list and if so, how long they've been waiting. The majority of respondents on wait lists at 37.8% have been on a wait list for over 3 years (14), followed by 21.6% between 2-3 years (8). Specific places identified by respondents where they remain on wait lists include:

- Adams County
- Aurora Housing
- Boulder Public Housing
- Catholic Charities
- Colorado Springs
- Creekside Section 8
- Denver Housing Authority
- Englewood, Denver, Littleton
- Falcon
- Francis heights
- GAO Homes
- Home reservation
- HUD
- Lakewood Housing
- Littleton
- Low income housing
- On 4 waitlists
- Section 8
- There are a few I don't remember the property names
- Thornton DHA
- Woodside village

Summary Findings - Unhoused

Demographic & Socioeconomic Profile

The demographic and socioeconomic profile of the 47 unhoused respondents (7.7% of all respondents) include age, gender, sexual preferences, marital status, income levels, employment status, and education level. Additionally, when asked about veteran status, no unhoused respondents indicate they are a veteran.

Among unhoused respondents, 72.3% are between the **ages** of 35 to 64 (34), followed by 19.1% between ages 25 to 34 (9); and, 6.4% between the ages 65 and 74 (3). One respondent is between the age of 18 and 24 years.

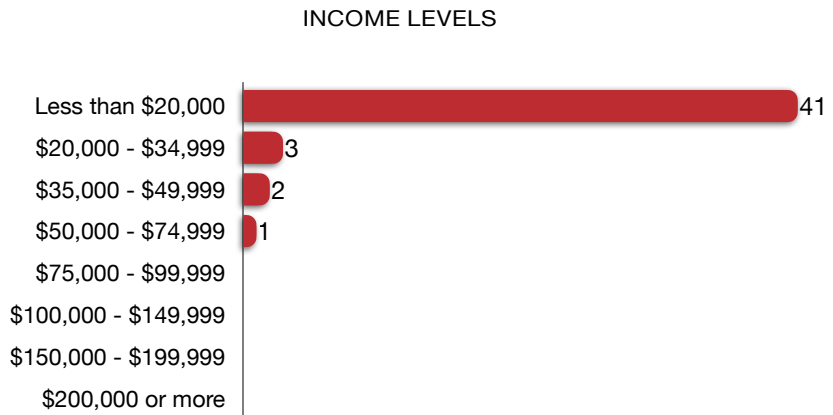
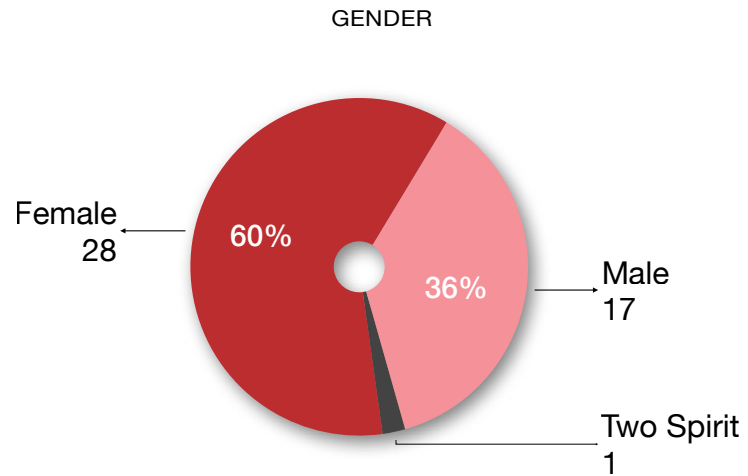
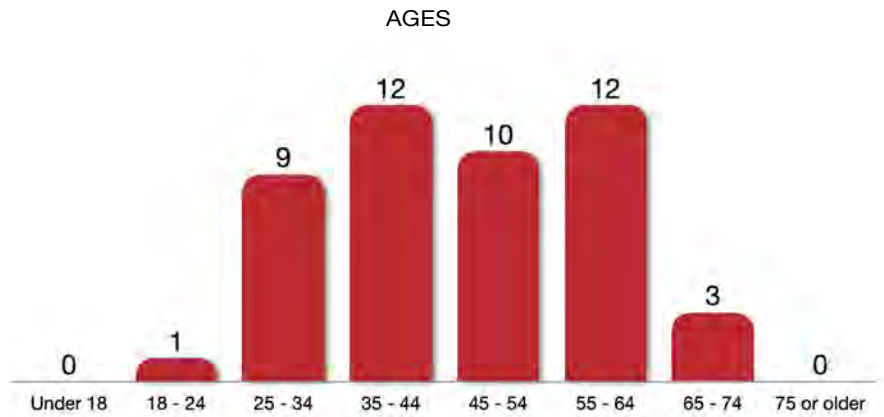
Regarding **gender**, among unhoused respondents, 60.9% identify as female (28); followed by 37.0% male (17); and, 2.2% Two Spirit (1).

Regarding **sexuality**, 87% identify as straight (41), followed by 6% gay or lesbian (3); and, 2% bisexual (1).

Employment of the unhoused indicate 34.9% are unemployed and seeking work (15), followed by 23.3% unemployed and unable to work (10). Additionally, 14.0% state they have a full-time job (6); 14.0% are temporary or day laborers (6); 9.3% are retired (4); and one is a seasonal worker.

Marital status among unhoused respondents finds the majority at 55.3% are single never married (26), followed by 21.3% divorced (10); 6.4% married (3); 6.4% widow/widower (3); 4.3% separated (2); and, 2.1% living with partner (1).

Regarding **income levels**, 87.2% earn less than \$20,000 (41), followed by 6.4% between \$2,000 and \$34,999 (3); 4.3% between \$35,000 and \$49,999 (2); and, 2.1% earn between \$50,000 and \$74,999 (1).



UNHOUSED

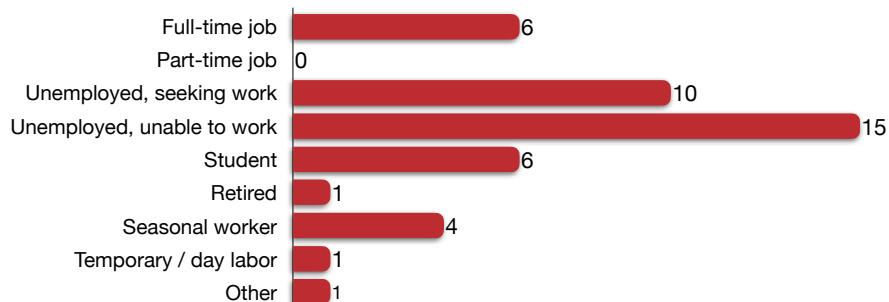
Education levels among the unhoused includes 40.4% who have a high school degree or equivalent (19), followed by 23.4% with some college but no degree (11); 19.1% with less than a high school degree (9); and, 8.5% have an associate's degree (4). In addition, two individuals have a bachelor's degree; one individual has attended vocational school; and, one individual has a master's degree.

Living Characteristics

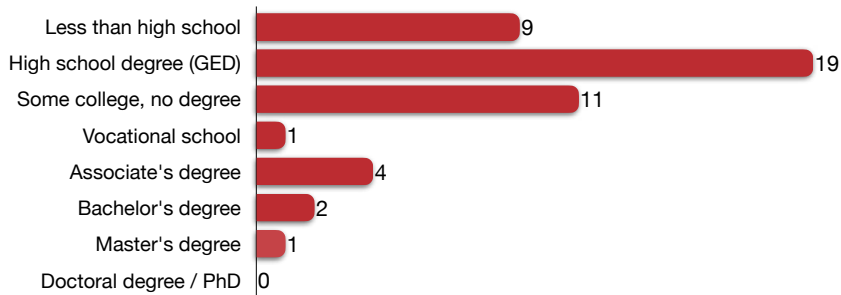
Respondents were asked a series of questions to understand current conditions and situations that affect living concerns. Regarding living characteristics, respondents were asked where they **currently reside**. The majority of unhoused individuals at 48.9% indicate they live on the street (23), followed by 25.5% in a shelter (12); 6.4% in an RV (3); 4.3% in a car (2); 4.3% in a hotel (2); and, one each indicating a tent and halfway house.

Top responses to **current living conditions** indicate the majority at 48.9% live on the street (23); 35.9% live alone (14); 17.4% feel unsafe in their current living location (12); 51.9% are extremely concerned about paying for housing (14); and, 17.8% say affordability is the biggest challenge to getting stable housing (28). In addition, 94% have realized negative housing impact from the COVID-19 pandemic (44).

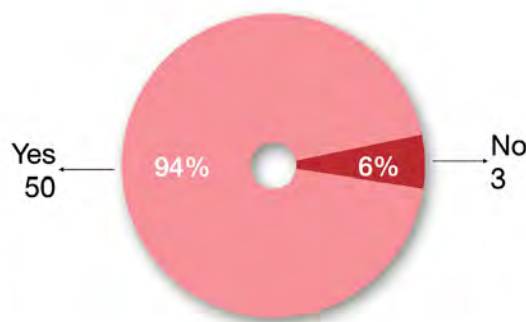
EMPLOYMENT



EDUCATION LEVEL



COVID-19 PANDEMIC IMPACT ON HOUSING



TOP RESPONSES TO CURRENT LIVING CONDITIONS

- Where live = **On the street** (23) - 48.9%
- Living with = **Live alone** (14) - 35.9%
- Impact of current living location = **Feeling unsafe** (12) - 17.4%
- Concern paying current housing (scale of 1 - 5) = 5.0 **Extremely** (14) - 51.9%
- Worried about losing housing = **No** (32) - 58% versus Yes (23) - 42%
- Biggest challenges getting stable housing = **Affordability** (28) - 17.8%
- COVID-19 pandemic impact on housing situation = **Affected** (44) - 94%

UNHOUSED

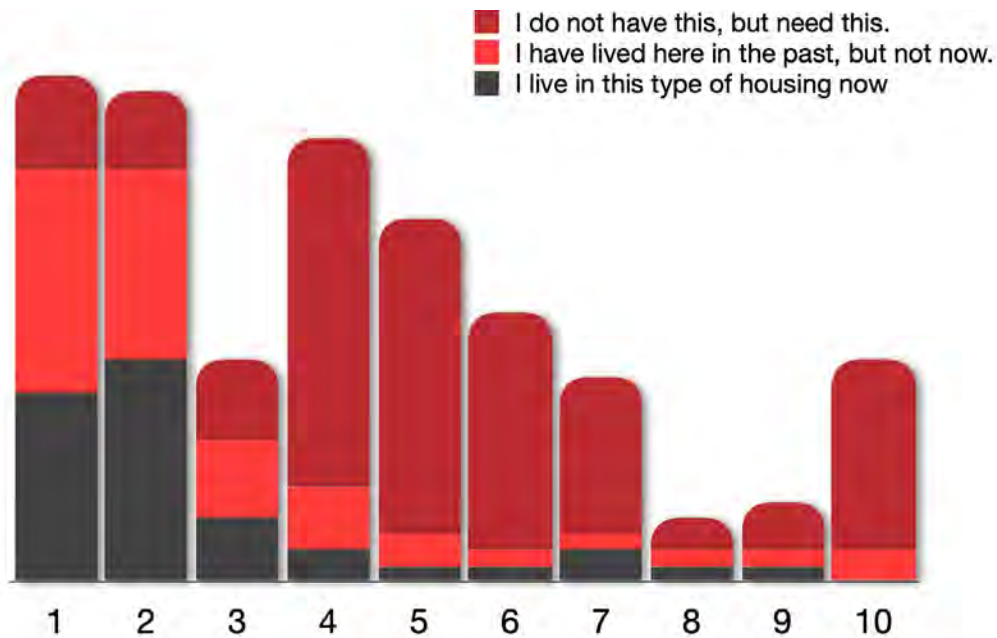
Experience with Supportive Housing

Respondents were asked a series of questions related to supportive housing needs including whether they live there now; have lived there in the past; and, are not currently living in a needed assistance housing but are in need of this form of supportive housing. A breakdown of supportive housing individuals need, but do not have, includes the list to the right.

CURRENTLY NEED BUT DO NOT HAVE - NEED NOW

- Emergency shelter = 16.2% (6)
- Homeless shelter = 13.2% (5)
- Sober housing / housing for people in recovery = 16.7% (5)
- Low-income housing = 62.9% (22)
- Subsidized/affordable housing friendly to families with children = 62.5% (20)
- Subsidized/affordable housing accessible to people with disabilities = 48.4% (15)
- Subsidized/affordable housing for victims of abuse or violence = 33.3% (10)
- Housing in a nursing home = 8.3% (2)
- Housing in an assisted living facility = 10.3% (3)
- Housing that offers culturally specific support services = 38.7% (12)

EXPERIENCE WITH SUPPORTIVE HOUSING



1. Emergency shelter
2. Homeless shelter
3. Sober housing / housing for people in recovery
4. Low-income housing (e.g., Housing Choice, Section 8, etc.)
5. Subsidized/affordable housing friendly to families with children
6. Subsidized/affordable housing accessible to people with disabilities
7. Subsidized/affordable housing for victims of abuse or violence
8. Housing in a nursing home
9. Housing in an assisted living facility
10. Housing that offers culturally specific support services

UNHOUSED

Current Supportive Living

Respondents were asked which organization provides them, of which, the following were identified.

- Access Housing
- Catholic Charities
- Colorado Coalition for the Homeless
- Colorado Village Collaborative
- Crossroads
- Family Tree GOALS
- Denver Indian Center
- Joshua Station Mile High Ministries
- Samaritan House
- SOS camp at Regis
- Unity Sober Living

Experience with Housing Assistance

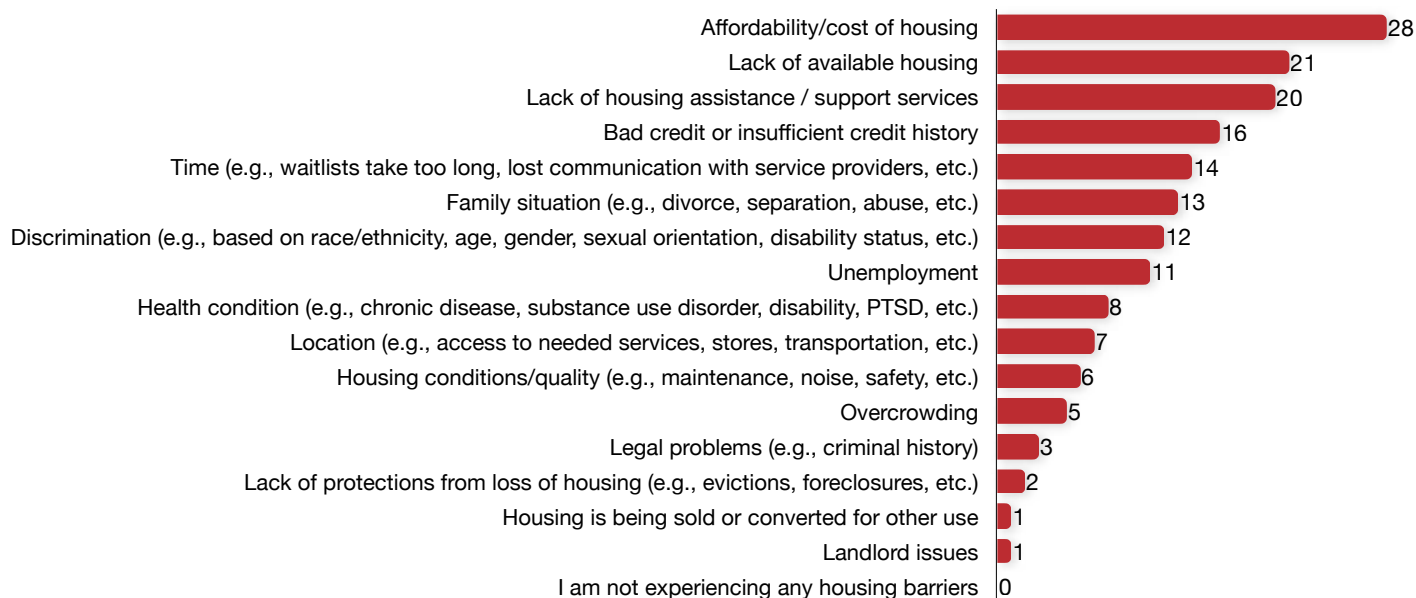
An additional inquiry was made into experience with housing assistance. When respondents were asked if they have received a Section 8 voucher but were unable to find a rental unit, 93% (40) indicated no, while 7% (3) indicate yes. Specific organizations identified as receiving assistance include:

- Belmont homes
- Corona
- Denver
- Denver Housing
- Englewood
- Franconia
- Garfield
- Golden Spike
- Holly Park
- Jefferson County
- Jefferson Terrace
- Lakewood
- Many
- Mercy Housing
- Renaissance properties
- Sheridan housing
- South Metro
- West Metro

Experience with Wait Lists

Respondents were asked if they are currently on a wait list and if so, how long they've been waiting. The majority of respondents at 26.7% have been on a wait list for over 3 years (4), and another 26.7% between 1-2 years (4).

BIGGEST CHALLENGES GETTING STABLE HOUSING FOR THE UNHOUSED



Future Housing

A series of questions were asked to understand possible future housing options including the capacity of respondents to afford housing; willingness and where they would move; and, some general housing characteristics like needed bedrooms to accommodate household size.

Respondents were asked, “If Native American housing was developed in the future in the greater Denver Metro area that met your needs, would you be **willing to move?**” The large majority with 57.4% indicate yes (340), followed by 28.5% who indicate maybe (169); 8.4% say they don’t know (50); and, 5.6% said no (33). Among the unhoused population, 86.4% said they would be willing to move (38).

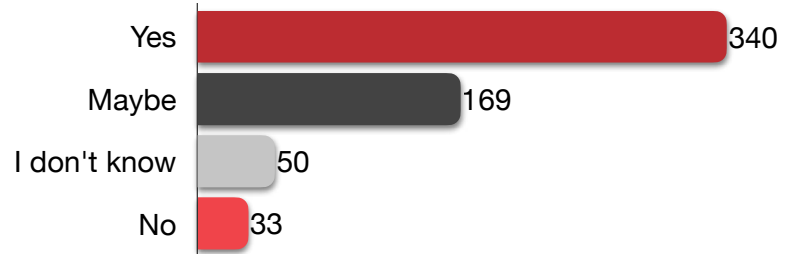
When respondents were asked, “If new housing was built that met your needs, **where** would you be willing to move?”, 29.9% indicate Denver County (371), followed by 18.8% Jefferson County (18.8%); 14.2% Arapahoe County (176); 13.1% Adams County (163); 10.1% Boulder County (126); 7.6% Broomfield County (95); and, 6.3% Douglas County (6.3%).

Regarding **what type of housing payment** respondents would prefer for new housing, 53.1% indicate they would rather buy (286); 28.4% would rent or buy (153); and, 11.5% would rent. Another 1.9% of respondents indicate they do not want to rent or buy a home (10).

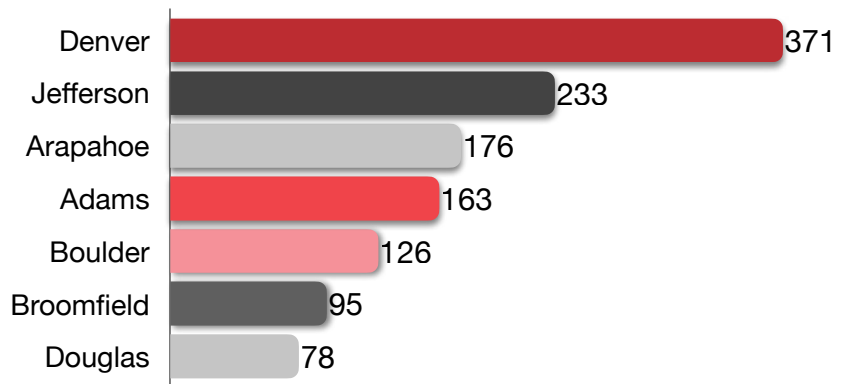
Affordability of future housing was asked in terms of rent or mortgage. The majority at 24.6% can afford up to \$1,000-\$1,249 monthly payments (131), followed by 17.6% between \$750-\$999; 15.8% between \$1,250-\$1,499; 12.8% between \$500-\$749; 12.6% under \$500; 12.4% \$1,500 or more; and, 4.3% cannot afford to pay rent or mortgage.

The final question related to future housing asked, “**How many bedrooms** would you need to accommodate you and/or your family?” The majority with 34.0% of all responses need 3-bedrooms (185), followed by 29.2% need 2-bedrooms; 26.3% need 4-bedrooms or larger (143); 8.5% need 1-bedroom; and, 2.0% would prefer a studio (11).

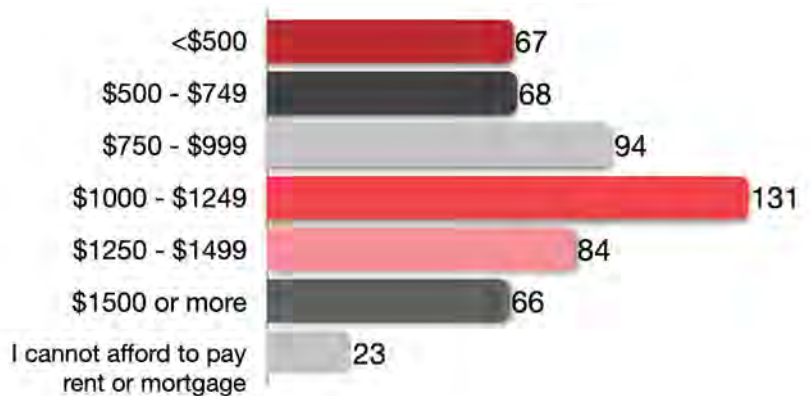
IF NATIVE AMERICAN HOUSING WAS DEVELOPED THAT MET YOUR NEEDS, WOULD YOU BE WILLING TO MOVE?



WHICH COUNTIES WOULD YOU LIKE TO LIVE IF NEW HOUSING WAS OFFERED THAT MET YOUR NEEDS?



FUTURE HOUSING - HOW MUCH CAN AFFORD TO PAY



WHAT ELSE?

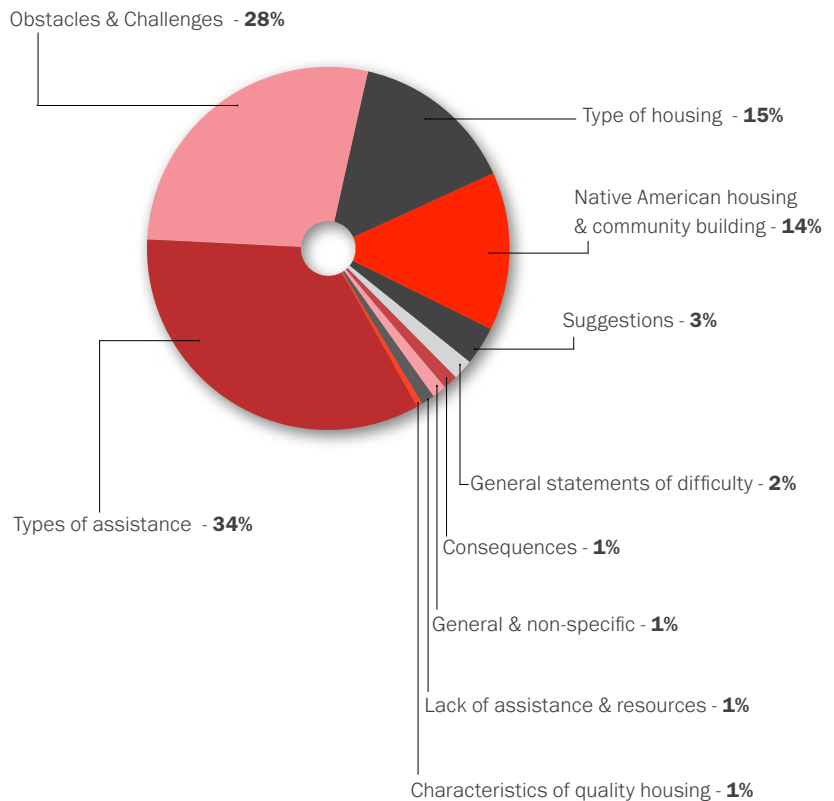
“Is there anything else you would like to share about your housing situation or housing concerns for Native people in the Denver Metro area?”

Respondents were asked, “Is there anything else you would like to share about your housing situation or housing concerns for Native people in the Denver Metro area?”

A total of 245 comments were provided that have been analyzed and coded, then organized into category groupings, and subsequent sub-categories.

Category (Code) Groups

Ten categorical code groups were identified including in order of most frequent: types of assistance (34%); obstacles and challenges (28%); type of housing (15%); suggestions (3%); general statements of difficulty (2%); consequences (1%); lack of assistance and resources (1%); and, characteristics of quality housing (0.5%). Another 1% of comments were categorized as non-specific.



1. Type of Assistance

Some “type of assistance” is the most frequent response with 34% of all comments. Breakdown of the types of assistance include in order of most frequently mentioned:

- Homeless
- Need housing assistance
- Resource needed
- Section 8 voucher
- Home ownership
- Rental assistance
- Resource assistance
- Home finance resources
- Home maintenance help
- Hotels and motels
- First buyer programs
- Childcare
- Down payment
- Employment
- Mental health
- Tribal enrollment assistance

- Legal assistance
- Phone
- VA rent voucher

These categories are further organized into four sub-categories that have logical association including financial assistance, specific to homeless, services and assistance, and resource needed.

Sub-categories

Financial assistance

- Down payment
- First buyer programs
- Home finance resources
- Home ownership
- Rental assistance
- Section 8 voucher
- VA rent voucher

Specific to homeless

- Homeless
- Hotels and motels

Services and assistance

- Employment
- Childcare
- Legal assistance
- Home maintenance help
- Mental health
- Tribal enrollment assistance

Resource needed

- Phone
- Tent

“Need a program to assist native families in acquiring their own homes. (Help navigating bank loans, down payment assistance). Home ownership can be passed on to the children, to inherit some wealth.”

“I wish we could get some classes on how to purchase a new home. We are clueless and would love some guidance.”

“We have no resources to prevent that one missed payment that puts you out. And affordable is a joke while the waitlists contribute to the growing homeless crisis.”

“We live in a flood damaged 1962 mobile home. Mold and most likely asbestos has caused us to temporarily relocate. We have some assistance to seek a replacement. Then the wood shortage made it cost prohibitive. We are looking again ... but still need assistance and temporary housing.”

“I wish there were more advocates to help with finding childcare and also employment in order to maintain housing”

“Our native people continue to need affordable housing in safe neighborhoods with transportation to needed services such as health care, education, and employment.”
 “Growing up on my reservation I was never taught about mortgages and home ownership.”

“I relocated to Denver metro for a job where my salary barely covers living expenses. It would be nice to have some sort of housing advice series so I can be more informed and make smarter decisions so my salary is more impactful.”

“I wish there was more help with natives buying homes off the reservation. I tried calling many lenders from the government websites regarding section 184 loans and many say they no longer do them because they can’t get the right information.”

2. Obstacles & Challenges

The second most frequent type of response with 28% of all comments is “obstacles and challenges.” Breakdown of comments include 42 individual categories with the most frequently mentioned include:

- Affordable
- Discrimination
- Wait lists
- Cost of living
- Low income
- Safety
- Obstacles
- Hazardous conditions
- Rent expensive
- Expensive
- Income levels
- Single parent
- Distance challenges
- Multi generational
- Disabled
- Large families
- Obstacles getting worse
- Barriers to getting help
- Health care
- Landlord
- Living challenges
- Rental to sale
- Unemployed
- Background barriers
- Families
- Health related
- Abuse
- Ageism
- Background check
- Concern about paying
- Covenant restrictions

- Denial of housing
- Displacement because owner selling
- Extended family
- Historical trauma
- Housing prices
- Noise
- Over qualified
- Quality of life
- Social security
- Vulnerability
- Young adults
- Health care
- Landlord
- Living challenges
- Rental to sale
- Unemployed
- Background barriers
- Families
- Health related
- Abuse
- Ageism
- Background check
- Concern about paying
- Covenant restrictions
- Denial of housing
- Displacement because owner selling
- Extended family
- Historical trauma
- Housing prices
- Noise
- Over qualified
- Quality of life
- Social security
- Vulnerability
- Young adults

Sub-categories

Financial

- Affordable
- Cost of living
- Low income
- Rent expensive

- Expensive
- Income levels
- Concern about paying
- Covenant restrictions
- Housing prices
- Overqualified

Availability

- Wait lists
- Large families
- Families

Obstacles & Conditions

- Discrimination
- Safety
- Hazardous conditions
- Single parent
- Distance challenges
- Multi-generational
- Disabled
- Health care
- Landlord
- Living challenges
- Rental to sale
- Background barriers
- Health related
- Abuse
- Ageism
- Background check
- Denial of housing
- Displacement because owner selling
- Extended family
- Historical trauma
- Noise
- Quality of life
- Social security
- Vulnerability
- Young adults
- Barriers to getting help

“Nothing is affordable or if there is affordable, it’s in bad neighborhoods with high crime and unsafe.”

“Limits on how much people can charge for rent.”

“If I every lost my job I would be homeless in less than 60 days.”

“My house is under an affordable housing covenant that stops me from selling until 2023.”

“Not enough affordable housing based on income and family size.”

“Our past landlord decided at a moment’s notice to sell. We never signed a lease and it was costly.”

3. Type of Housing

“Type of Housing” represents 15% of all comments with 13 individual categories with the following most frequently mentioned:

- Rent
- Apartment
- Elders
- Native housing
- Emergency, alternative, transitional housing
- Veterans
- Sobriety
- Need more housing
- Domestic violence
- Housing wish
- Public housing
- Need larger place
- Senior housing

Sub-categories

Specific place or form of housing

- Rentals
- Apartment
- Senior housing (elders)
- Native housing
- Emergency, alternative, transitional needs
- Veterans
- Sobriety
- Domestic violence
- Public housing
- Need larger place

Additional topics

- General statement about need more housing
- A specific housing wish

“I do know there are people who are experiencing housing concerns. Elder housing, people living on limited income, no affordable housing. Fortunately when I moved back, I moved in with my parents. Now if they weren’t here I know as a single mom and with the income I make, I would have trouble finding affordable housing unless I had some roommates to pay for the cost.”

“I think there needs to be more housing for elders. My aunt is moving to Nebraska because the waiting lists are too long for low income senior housing.”

“I’m a senior. Cost of housing is high. I live with what I can afford. Noise is a big problem. Now I am beginning to worry about stairs.”

“Isolation, being forced to live along. Section 8 rules make it difficult to add a family member to assist elderly/me.”

“I need help getting housing or put on the list. I’m in a drug and alcohol treatment rehab and getting the help I need to move forward.”

“I’ve been waiting on ERAP ... I escaped an abusive relationship and am terrified to become homeless again because now I have a baby.”

“Sober house for females with families.”

“We need more housing for mental health, additions and victims of DV.”

“I am concerned about Native homeless vets.”

“The number of Section 8 being accepted by private homeowners are declining due to Section 8 tenants leaving without payment of rent and damage. For our Native Veterans, there is the VA rent Voucher that is like Section 8. I’ve seen more

homeowners take that over regular Section 8.”

“There are currently no affordable homes to purchase for my income bracket. Therefore I am forced to rent and pay some of the highest rent in the country without the benefit of homeownership.”

“Because the size of our family we were in the past unable to afford a rental large enough for us. We were discriminated against in the past and had to move out. Received motel voucher from the coalition of Denver. Still couldn’t find large enough affordable rental. We’ve been on section 8 waiting list in Englewood for more than 5 years and finally gave up. Now on Adams county waiting list. Today we live in a pretty okay rental. Would like better but we are grateful.”

4. Native American Housing & Community Building

“Native American housing and community building” represents 14% of all comments with 7 individual categories including the following most frequently mentioned:

- Native
- Culture and tradition
- Native organizations
- Community facilities
- Distance between service providers
- Looking for opportunity off reservations
- Youth related

“Safety, access to cultural services (health, family, economic, education, art), and affordability are my top concerns. The DIC, DIHFS, etc are so far apart. If we could have one central places for community and cultural services that would be ideal. Homes should support multi generational households. Housing is also needed for young adults who are working but wages are not enough to pay rent elsewhere. Home repair & maintenance, cleaning, and home finance (mortgage or leasing) education should be a part of the housing community as well. A fitness center is a must. Also a large community center with a large kitchen would be also be appreciated areas in the housing community.”

“A component of housing for Native people in Denver metro area that I think would be important is access to culture and native-community connections. As someone from the rez, finding a physical community for that in Denver was so important to me. It increases a feeling of network, support, and understanding of what it is to be Native in an urban area.”

“I would love to see our Native people thrive in urban communities that are safe, filled with green spaces, connected to culture, and affordable. I currently live in West Denver and the environmental racism, neglect, and fast moving gentrification is apparent.”

“My experience has been that public housing does not consider spiritual practices such as smudging your home.”

“Need a multi-generational cohousing native neighborhood with culturally appropriate services”

“We need more low income housing for natives that offer our traditional values to our families.”

5. Suggestions

“Suggestions” represent 3% of all comments with 10 individual categories including the following most frequently mentioned:

- Education
- Build more housing
- Prioritization
- Raise awareness
- Addiction
- Central location
- Communication of assistance
- Community outreach
- Housing development
- Volunteer

“I wish we could have a culturally native housing project specific to the needs of native citizens and their families who are struggling with disabilities and addiction, have cps cases or felonies.”

“Require developers to do a better job of building affordable housing more than Mac Mansions.”

“Need a Native community housing”

“More community meeting to help all of us in need”

“More online advertisement of help for native community”

“There needs to be more education for the native community about what’s available. I found out about housing opportunities through warren village and it would be great to have seminars/ education from the native community by the community. I’m glad i learned it.”

“We need more education and support to get our Native families into homeownership.”

“Native or not these issues need to be addressed permanently with positive results and not be pushed aside and neglected.”

6. General Statements of Difficulty

“General statements of difficulty” represent 2% of all comments with 7 individual categories including the following most frequently mentioned:

- General statement of need
- Helplessness
- Worried about losing housing
- Eviction
- Marginalized people
- Service providers

“HOW can any Native find housing with this current market???”

“It seems impossible to get in housing”

“I want the genocide and oppression to stop for my grandchildren, for the future generations. We shouldn’t be homeless in our own homeland. I’m worried for our future generations. Also being charged for damages I didn’t do. We need to connect with our people, especially us Elders.”

“Native Americans continue to be overlooked or considered “the homeless problem” - but moreover the subconscious insidious racism in the U.S., in major cities, continues to perpetuates the idea that we somehow deserve to be homeless. 3-5 generations of our people have been sexually abused, culturally stripped and made to feel guilty (without ever giving definitive reasons why). I don’t know the solution, but the problem is not that we deserve poverty, degradation, or to be given up on.”

“Once you struggle, there is no way to rebuild.”
“It’s very difficult to know what resources are available to help us or navigate through. It’s discouraging at times. Feels like being lost in a crowd trying to find a way out.”

“Just we need help try to stay in tents in the Parks and they run them out where they supposed to go”

“The system is rigged, and service providers and our own people need to understand and accept that.”

“Concerned, they may sell our building, its happened before and we were homeless for a year!”

“COVID-19 forced my elderly parents to move in with me. I was able to pay my own bills, but struggle supporting all of us and worry we may lose our apartment”

“I feel like I’m being lied about of supposed stomping or banging and I haven’t done anything to this person trying to get us evicted. I feel discriminated against because they know I am part Native American.”

7. Consequences

“Consequences” represent 1% of all comments with 3 individual categories including the following most frequently mentioned:

- Considering leaving region due to obstacles
- COVID-19 pandemic
- Gentrification

“To expensive for my children to rent, thinking of leaving the area.”

“Being turned away because I dont have my tribal Id is a big issue, pre covid even the denver Indian center wouldn’t help me with food boxes if I didn’t have my enrollment number..I have my moms enrollment # but wasn’t good enough and getting help with that process of applying, you get the runaround, and not sure how to navigate it. No one is helpful if you cant show a tribal id in your name.”

“Provide more services for mental health especially after this Covid-19 pandemic.”

“COVID-19 forced my elderly parents to move in with me. I was able to pay my own bills, but struggle supporting all of us and worry we may lose our apartment.”

“I currently live in West Denver and the environmental racism, neglect, and fast moving gentrification is apparent.”

“Pricing is out of hand here due to gentrification”

8. Lack of Assistance Resources

“Lack of assistance and resources” represent 1% of all comments with 5 individual categories including the following most frequently mentioned:

- Lack of resources
- Living conditions
- Systems related
- Help accessing assistance
- Homeless conditions and locations

“Native organizations should be providing help to our community with that understanding in mind, working outside the box to give our people the kind of support that the government and the big corporate nonprofits refuse to.”

“Having affordable, safe housing closer to native clinics/organizations would be helpful. Or knowing who to reach out to in case the need for housing arises.”

“I was homeless when I first arrived to Denver and stayed in a motel until I was able to find a place but was not aware of any housing resources.”

“It’s very difficult to know what resources are available to help us or navigate through. It’s discouraging at times. Feels like being lost in a crowd trying to find a way out.”

“It’s hard for natives to live the life they want because these challenges and very little assistance”

“No programs to help with getting assistance with down payment or home ownership.”

“There Are Alot Of Native Americans That Sleep In Their Cars Kut Here. At The Flying J. Parking on the Streets like us! On The Roads With No Access To Bath Rooms or Showers Or Any Free Meals We Are Hungry! And Thirsty! For Water. And No - One Cares. If We Are Hungry! Or Thirsty Or Too Hot Or Too Cold. Thank You! God Bless You! In Helping Us! Find affordable Housing It Cost too Much Money! Just To Get into A Cheap Apartment. Too Much Fees. And Money! To Get In To An Apartment.”

“How do you apply for section 8?”

9. General & Non-Specific

“General and non-specific” represent 1% of all comments with 2 individual categories including the following most frequently mentioned:

- General comment
- General statement of difficulty

“I may need this in the future it would be helpful for information.”

“Once you have a home try hard 2 keep it!”

10. Characteristics of Quality Housing

“Characteristics of quality housing” represent 0.5% of all comments with 2 individual categories including the following most frequently mentioned:

- Livability
- Gardens

“I want to live in a neighborhood where I feel comfortable and welcome. Where there are a lot of brown people.”

“I would love to see our Native people thrive in urban communities that are safe, filled with green spaces, connected to culture, and affordable. I currently live in West Denver and the environmental racism, neglect, and fast moving gentrification is apparent.”

“I’m a senior. Cost of housing is high. I live with what I can afford. Noise is a big problem. Now I am beginning to worry about stairs.”

“It’s too expensive to live or eat In metro area. The high cost of living is killing people/”

“Community gardens, youth programs, and a tight knit indigenous community would help a lot.”

“Safety, access to cultural services (health, family, economic, education, art), and affordability are my top concerns. The DIC, DIHFS, etc are so far apart. If we could have one central places for community and cultural services that would be ideal. Homes should support multi generational households. Housing is also needed for young adults who are working but wages are not enough to pay rent elsewhere. Home repair & maintenance, cleaning, and home finance (mortgage or leasing) education should be a part of the housing community as well. A fitness center is a must. Also a large community center with a large kitchen would be also be appreciated areas in the housing community.”

“CLOSE YOUR EYES AND IMAGINE YOUR IDEAL HOUSING FOR MEMBERS OF THE DENVER NATIVE COMMUNITY.

WHAT DO YOU SEE?”

478 respondents provided comments to “Ideal housing?”



A community that captures the natural environment that we had originated from. Community counsel, gardens and community center. A place to meet the needs from birth to elders. Native American owned businesses to benefit the Native American community.

A place where we can reform tribal ties, learn about our different cultures - tribe & traditions within the cities (off the Rez). Historical trauma counseling, etc.

Affordable housing With A Dog Park And A Play Ground For Children To Play In. And A Swimming Pool And A Building For Teenagers To Meet And Learn About Their Culture And Language And Heritage. And A Building For The Parents And Elderly Can Meet Other Indians And Elders To Play Bingo. And Learn About Other Helpful Programs To Help The Indians. Amen God Bless You For Helping! Us Indians We Are Out Here Alone Away From Our Family. It Gets Very Lonely And Depressing And Sad. And Lonely. And We Get Suicidal. Because We Think No One Cares For Us.

“A circular neighborhood with a park in the middle close indigenous activity center(s). Public transit close enough for convenience but not too close. Grocery stores nearby, recreation center too.”

Case management, foliage, play areas for children. Close to school and shopping, and large office with a gym, computer lab, foodbank classes, and programs for families.

Clean smelling. Open area with no alcohol allowed.

Communal and individual spaces that speak to the culture of the Denver Native Community.

Community based, rehab available, sober treatment services, family welcomed townhomes and/or condos.

I see a big kitchen connecting to the living room then a hallway with a big bedroom and bathroom, and a nice yard.

I see a clean environment with nature all around.

Hope!

I see an area of houses and apartments for the native community with playgrounds and a daycare facility to help motivated individuals to get back on their feet. As motivated singles and families that move up can pursue a house to own.

I see houses and apartment complexes with a courtyard, basketball & playgrounds, gardens. Vegetable gardens please for ceremonies.

Land outside of Denver in surrounding counties. Not isolated bus service or train service to stores. Cultural, addiction, education and economic help Native to Native.

Lots of space, no violence & plenty of plants

My own place, my own bedroom, my own serenity.

Nice neighborhood stable housing and advocacy. Grocery stores, farmer’s market and plenty of trees.

Safe, clean, affordable

Spacious, detached home with yard, a large grassy area with trees and a play ground off to the side



“A roof over their heads.”

Three bed room with big yard for dogs

Tipis, sweat lodges old traditions

A “green” condo/apartment complex that has parking. I think the buildings should be in a circle with grassy area for kids to play.

A Picnic area. Basketballs courts (plural)

I think there should be a rule that All adults must sign up for the neighborhood watch at least once a month. Also a pick up trash day once a week just to make sure things are tidy. Create a community that is proud to be part of that community.

A 3 bedroom house, accessible to me in my wheelchair. Very near a bus stop.

A 3-5 block radius of native members owning or renting house’s with a community building, preK-12th grade schools, recreation center, boys and girls club specifically for native children, library, transportation center and small convenient stores. Surrounding buildings would be native ran and owned.

A BEAUTIFUL COMMUNITY WITH HAPPY PEOPLE

A beautiful home!

A beautiful two bedroom 1-1/2 bathroom, front yard, back yard with a close line, two-car garage, lots of windows so the beautiful sunlight can sit in my mamma and my home.

A big 5 bedroom house with a nice yard and alot of flowers

A circle having playgrounds, pool, community center in the middle, all back doors facing it, child care, clinic on site.

A circular housing and home. A community center for children, youth, seniors and adults to come together to socialize together located close to resources.

A circular neighborhood with a park in the middle close indigenous activity center(s). Public transit close enough for convenience but not too close. Grocery stores nearby, recreation center too.

A community center, homes that are smaller and perhaps adjoining with a central area, and services there. Rec center, pool, outdoor activities area.

A community of homes that are not on a major road to create a safe community without the concern of dangerous traffic. Trees!

A community of Native individuals all in the same area. A common space for cultural practices and social gatherings. Within access to a cultural center or native serving agencies. Within access to public transportation to go to grocery stores, places of employment, and medical offices.

A community that helps one another

A community with a cultural center, all doors facing east. A place with enough Lana’s where our children can learn and earn rights of passage and not have restrictions because of subdivision barriers

A complex designed for Native people

A complex with several units

A culturally activated Community

“A community with a cultural center, all doors facing east. A place with enough Lana’s where our children can learn and earn rights of passage and not have restrictions because of subdivision barriers.”

A farm so I could be self sufficient and help others with issues and teach them how to raise animals for food

A group of natives teaching the young one about there culture. Everyone being housed and happy

A housing addition with manicured lawns, playground for kids, mental health & sober living access closeby. Block parties, a community center & pool.

A housing authority for enrolled natives

A housing community with safe play areas for kids and support services on-site. After school tutoring and activities for kids and GED classes for adults

“A place where natives can be a part of a community that is supportive, culturally relevant, healthy.”

A large circular complex with a “arbor” in the middle. Except it’s a resource center/cultural center.

A lot of flowers and walking areas or paths. Dog park.

A loving and supportive community for all the native members here in the Denver metro area

A mixed use community with apts/townhomes, supported housing, and lots of greenspace and powwow grounds

A neighborhood based on native values

A nice clean drug free environment

A place that connects you to other Natives culturally, spiritually, where we can help each other if needed, its own community and network of programs. My grandfather founded the White Buffalo Council in Denver in the 70s to bring off Rez natives together and that has been lost. Open doors to all natives to come learn our culture without having to come down and get turned away because we don’t have a tribal Id. Some of us can’t travel to South Dakota where our relatives are to immerse ourselves or our children in our culture. I speak very little Lakota, words mostly from memory of my mom and grandma but no natives around to learn more or teach my kids to be fluent.

A place where all the services, ie Native organizations would be under one roof, cultural areas. I saw housing plans for the

Montbello area that’s coming up. They had community services/ offices at the bottom. Housing on top. However the housing locations should be in good areas where the school is good, good neighborhoods, accessible to transportation and grocery stores.

A place where natives can be part of a community that is supportive, culturally relevant, healthy

A place with outdoor spaces where my child can play safely and my spouse and mother in law can walk without assistance. Near libraries, parks, and quality schools with a good track record with kids with disabilities.

A program that will help our community with becoming homeowners. This will help to ensure secure housing for a large majority of our community as they will be first generation homeowners.

A proud community

A roof over their heads

A safe community culturally, mentally, and physically that takes care of it’s people’s needs.

“Community oriented, safe place for kids, garden, open space for cultural events.”



A safe place for Natives to feel accepted.

A safe place no alcohol and family friendly community with my cultural way of life

A small neighborhood with parks, a culture & community center, powwow arbor, community garden, walking paths, and medical clinic.

A sober Native American Community here in Denver

A strong native presence open to sharing and building a community center for the younger generation. They can hold workshops, have a free pantry for the neighborhood and free wifi for the kids. A zone built for any native looking to belong and create roots in the city. I'd imagine this place to be inside an apartment complex or neighborhood.

A type of ethnoburb-place for social gatherings, connecting intergenerational kinship, planting organic foods (three sisters garden), native-owned businesses.

A village along Clear Creek. Lol

A village like community with access to AIAD, community center, and services, garden etc.

Safe and sober, family and elder friendly

A wait list for “Need Repair” list

A Well Deserved Chance!

A whole neighborhood subdivision with nice houses for Native families and individuals. With a park for play and exercise, and a community gathering spot within. This would be located near grocery stores that sold affordable healthy food as well.

A whole neighborhood with all types of housing, apartments, houses, duplexes. Access to cultural services, a Gifted & Talented Native school K-12 (like Stargate in Adams12), access to elders, a safe park & pool, a rec center, a community garden, weekend farmers market in a central location

Access to culturally significant spaces, a community that

can rely on each other, well fed children and happy, unapologetically native adults.

Access to parking, a healthy grocery store, things to do, making sure the area doesn't look run down, making if feel like a place where we belong and not a low income neighborhood that we got pushed too.

Affordable, eco-friendly, with yard, parking, ability to practice spiritual practices, close to affordable grocery and medical needs, cultural freedom. Most of all safe, alcohol and drug free , gang free, non-violent neighborhood.

Affordable and accessible housing with tenant programs designed to connect needs with resources. Opportunities to share culture and art among each other and mentor others in arts or activities such as photography or writing.

Affordable and available housing for the Denver Native Community



“Adobe homes, like a village of connected homes to be in community. with a recreational center with culturally appropriate activities for kids teens and adults, BIG space to plant, grow food, chickens, Bees. some farm animals (like a little urban farm) small green house to grow food in the winter. Very affordable rent and a community center to host community events, party, workshops etc. Easy access to transportation, and recourses to find jobs.”

“A wait list for ‘need repair’.”



Affordable housing for rent for citizens of federally-recognized tribes with assisted living facilities surrounded by a mix of affordable single family homes, duplexes, apartments to support

intergenerational Native community of varying income levels and needs from students to professionals, young families, empty nesters, people in nursing homes

Affordable housing, programs geared towards assistance with down payments for purchasing a home. A single parent housing apartment style for natives modeled after Warren village and Decatur place for parents that need assistance in jobs, child care and post secondary education. This would be ideal to help our own as most don't have that strong cultural support system.

All Natives be housed

An area where we can see each other and not be so scattered. Being on the reservation you have a sense of community all around you but in the city, Everyone is scattered

Clean. Community, Friendly, Cultural, No HOA, Unique, Safe.

Close community, prayer groups,

Communal based living with activities for all.

Community gardening. Open land for kids to wander, explore and play. Dark skies. Mixed cultural community instead of single tribes and restrictions on which indigenous are “indigenous.” Community centers for sharing, teaching and events. Easy access to education, technology, healthy food options, transportation, medical, and employment. Self policing and community governing.

Community oriented, safe place for kids, garden, open space for cultural events.

Community that supports and helps each other, like at home on the reservation.

Community, cultural spaces. Recognition of native cultures in construction materials and spaces. Ability to live near and have access to natural medicines. Sustainable development and energy focuses.

Connection with others. Moral support when we lose loved ones. Mini pow wows, clothing bank, food bank, activities for the children, Elders teaching the youth about our people. Drumming groups, learning songs & a Sweat Lodge.

Culture, Ceremony

Diverse and culturally rich Earth lodge

Eco friendly housing units with solar panels, in-unit washer and dryers, back yards, one-two car garages, community composting, indoor & outdoor pool, gym and community garden that sustains a 90-unit compound.



“A well-deserved chance!”



Equality, friendliness, respect, affordability, and quiet!

Every native family having a home. no more homelessness.

Everyone has a home, no one is in debt or financial hardship because of that home, no one will be kicked out of their home, everyone has food, everyone has access to traditional medicine and ceremony, and everyone has the respect and love and decency they deserve as people.

“Diverse and culturally rich”

Family and senior housing with community gardens and farmers markets. Native art galleries/ artist co ops. Trampolines and safe streets for kids to play. Cultural activities and gatherings. Sober living houses for those that need it with a cultural foundation.

For natives to have a sweat lodge on premises. I currently reside at Delores Arts - semi-honors a Lakota woman but does not have a clue of native culture or anything. Mostly white people lost that could benefit from the wisdom in the depths of what our native ancestors handed down to our people. Be cool if native art work displayed as well. Be

able to have house ceremony in a separate building on premises.

Friendly native faces

Garden for native herbs & vegetables. Auditorium for classes, talking circles and community resources. Open field for physical activity or powwows.

Gardens, fresh water, safe place to gather for meals, safe place for kids to play.

Help for homeless natives

Homes not so close together, outside community park for kids and animals, community of all races but more of a native community to enhance our culture

Homes that allow space for individual families but still keep extended family close. I grew up with my siblings, parents and grandpa in the home with cousins coming and going. We wanted our kids to have the same multi-generational living situation so we found a home that allowed my parents to have their own entry on the outside, but also a door to the inside of our home. This is how we did things in our tribe because so much knowledge can

“All natives be housed”

be passed.... But we still have our own separate spaces.

Homey and peaceful

Hope

Houses with surrounding areas with stores close transportation close and recreation centers or activities for kids nearby parks community center for the community

Housing for all natives that’s affordable

Housing near affordable and Healthy food choices

Housing we can afford and not be judge because we are native or our credit score

Huge community with all types of natives. Powwows and food. My kids learning about their Heritage from the elders



“Fiberglass tipi style houses”



I envision a housing area that would unite and allow for natives in the Denver area to collaborate, make connections and allow for the safe space to practice cultural activities.

I just want a home, any home I'm not picky.

I see a community of shared culture and respect for one another and Mother Earth. A place where I would see a lot of my extended family members. It would be our own little Denver Indian Center community.

I see a community placed somewhere scenic, perhaps by a lake at the foot of the mountains. Ideally with accessible healthcare and transportation. A place to reconnect with nature.

I see community events, new family, support, sharing cultures, I see everyone getting along and being happy with where they are. I think having activities to do is important too it gives people a sense of accomplishment and pride.

I see homes that are safe and a community where we can celebrate our culture and have our kids be a part of our culture off the rez

"I just want a home, any home, I'm not picky."

Larger eating areas focused on gathering, garden areas, large community rooms indoors, large outdoor areas for gathering, soft colors - nothing too bright white or institutional, mindfulness around the direction in which entrances and exits are placed. Ex: Traditional Navajo Hogans are always open to the east, A daycare on-site, Community activities.

Longhouse

Lots of trees, easy access for disabled (very few or no steps outside to the house)

More options I see it being like the Denver Indian Family Resource Center! Warming, welcoming with open arms willing to help! Go that extra mile!

One closer to the mountains, where we can be back with nature. A courtyard where the different nations and trade/sell their goods. A grand hall where there can be powwows. Also, a clean safe environment free of drugs/ alcohol and crime where our children can play and speak with the elders. A place where a native would be proud to call home. Lastly, modern features

such as a dishwasher, washer/dryer, and central ac/heat.

Our native community needs affordable housing opportunities throughout the Metro Denver area. Housing for Families & children, Homeless, Seniors, & residential treatment facilities for those requiring behavioral health support should be available.

They should be a combination of units of small numbers & single, detached homes/structures.

Potlucks!

"I see homes that are safe and a community where we can celebrate our culture and have our kids be a part of our culture off the rez."

Priorities for elderly, disabilities, homeless and higher education students; income based rent = 1/3 of income NOT "affordable" which is unaffordable; additional programs for hard to serve like those with criminal records/ substance abuse so there is housing for all.

Safe and friendly community, essential needs being met, housing that is reliable.



“The beauty of the native people helping one another.”



Safe neighborhood

Safe. Easy to access public transportation.

Single little private cottages like around the Denver Indian center behind there where you have a little bit of your privacy you know

Smiling faces

Some type of housing where my mother can have her own space besides a bedroom. Most native families take care of their parents/parent and I think housing to reflect the way we were all brought up to keep our parents close.

Some where that is native could live together and pray together

Something like the Lakota homes they have in Rapid City

Space for culturally relevant programming, lacrosse fields, sewing rooms, seminar rooms, language tables etc.

Standing rock...permanently. Various camps for different nations, kitchens, schools, healthcare, gardens, everything we need in community again.

Stop Homelessness, Provide Adequate Living Environment,

Teepee community with heat and running water

The beauty of the Native people helping one another

Tiospaye... the ability to live with family members, i.e. grandparent/s, cousin/s, children, etc. to take care of each other and share responsibilities. To be able to house our homeless relatives on the streets with us, based on their/our needs, to take care of each other in the traditional way, not isolated and forced to endure separations that lead to homelessness.

Townhomes that people could either rent or buy with a community center that had indigenous programs, classes and events.

Traditional homes

Trees..space..security measures to protect our property and kids.. strict entry for residents..on site management..updated features.. daycare..office with assistance at least 5 days a week..programs for everyone

Updated, park area within walking distance, workout facilities within walking distance, at least 2 full bathrooms, 2 separate living

spaces in each home. There are so many families that choose to live together (parent and adult child with grandkids). Affordable grocery store within walking distance. Transportation within walking distance. Good schools in the neighborhood.

We deserve the best of everything

We own our home, but my son is headed to college and when he finishes it would be fantastic for him to have affordable housing in a Native community close to AIAD for kids. Proximity to a park for lacrosse and basketball, wellness and nutrition classes in a community gathering space, with a pool. Easy access to public transportation so people could easily get to DIFRC, DIHFS, DICI and in fact if it was all on ONE campus that would be a dream. Community garden and a Tocabe on site with youth job training.

Weekend sweats



“We deserve the best of everything.”

Appendix Items

Appendix items attached to this document are provided as separate documents and include the following items:

A - Case Studies

B - Resources

C - Comprehensive Community Survey Report

D - Comprehensive Demographics/Socioeconomic & Housing Market Analysis



Amaktoolik Studios
Bowen National Research
Project Moxie