

Menominee Tribal Housing Department Survey of Housing/Homeownership Needs: Spring 2005



**David Trechter
Denise Parks
Michelle Hadley
Sharon Waukau
Terri Fredenberg- Holzman**

**Survey Research Center Report 2005/13
September, 2005**



Funding provided by: Northwoods NiiJii Enterprise Community

Acknowledgements

Students working for the Survey Research Center were instrumental in the completion of this study. Danielle Rogers, Lindsey Thompson, and Kristi Sirinek, entered and verified the data, and proofread earlier drafts of the study. Their hard work and dedication are gratefully acknowledged.

Northwoods NiiJii Enterprise Community provided funding for this project. The generosity of this organization was instrumental in achieving an unexpectedly high rate of return for the mail survey.

We also thank the following for their support and backing of this effort: Menominee Housing Committee, Menominee Enrollment Office and the Menominee Tribal Legislature.

Executive Summary

In April and May of 2005 the Survey Research Center (SRC) at the University of Wisconsin at River Falls conducted a survey on housing issues facing the Menominee Nation. 449 of 889 surveys were returned (resulting in a 51% response rate), producing results that should be accurate to within plus or minus 4.3 percent. Key features of the sample include:

- Higher than expected proportions of women, older people, and low-income people. Older and lower-income groups have systematically different opinions about housing issues. The results reported here have been adjusted to reflect better the views of the overall Menominee Nation.
- The high percentage of low income households in the Tribe (57 percent in this sample, 40 percent according to the 2000 Census) presents enormous challenges to solving housing issues.

The key themes are listed below by the two types of respondents: Tribal Members who rent and those who own their homes.

Nearly 40 percent of the respondents said that they rent their primary residence. The key themes from Tribal Members who rent are:

- The overwhelming majority of renters (92 percent) said that they would like to own their own home rather than continue renting. While there is a strong desire among Tribal members to become homeowners, the combination of high housing costs, significant debt loads, and low and variable income levels are enormous barriers.
- Almost half of the respondents who rent have a landlord who does not live on the reservation. Because a substantial number of renters send their rent check out of the community, this economic stimulus is lost.
- Another 29% have the Tribal Housing Department as their landlord.
- Rating the overall condition of their rental units by type of landlord, respondents give the highest level of satisfaction to the Tribal Housing Department.
- Of the issues facing Menominee renters about which we asked, the most serious are housing that is too small for their needs, lack of financial skills, and difficulty making utility payments. Maintenance problems, difficulty paying rent, and housing too large for needs are considered to be less serious.
- The greatest barriers to home ownership are the ability to save enough money for a down-payment and a poor credit rating.

60 percent of the sample (256 respondents) reported that they own their primary residence.

The key themes from Tribal Members who own their home include:

- Respondents reported paying interest rates for their mortgages ranging from a low of 1 percent to a high of 25 percent. Sixty-two percent pay 7 percent or more for their mortgage, which is high relative to refinancing rates available over the past several years. Owners of mobile homes pay significantly higher mortgage interest rates than do those who own single family or duplex homes.

- Since nearly three-quarters of homeowners have owned their residence for more than 6 years (and hence should have amassed some equity and established a credit history), the high mortgage rates reported were somewhat surprising.
- Mortgage rates were highly correlated with the type of land on which the home was built. Those whose homes are on Trust Land pay significantly higher interest rates than those with homes off the reservation – one-third of those whose home is on trust land report interest rates exceeding 11 percent (compared to 9 percent of those on Fee land and 4 percent of those off the reservation). These results suggest that refinancing options are more limited for those living on Trust Land.
- Half of the home owners said that their home was in good or excellent condition. Another one-fifth said their home was in poor or very poor condition. Those with homes off-reservation were significantly more likely to rate their home as being in good or excellent condition compared to on-reservation home-owners.
- Two-thirds of all respondents live in homes that are located on the reservation (53% of trust land and 12% on fee land).
- Of those who currently own a home off the reservation, only 39 percent indicated an interest in moving back to the reservation. For those wishing to move back to the reservation, the biggest barrier is a lack of financing options.
- The most serious problem for Menominee homeowners is the lack of money or loans for home improvements and an inability to refinance their loans. Homeowners whose house is on trust of fee land are significantly more likely to identify lack of money or loans for home improvements as serious problems than are those who have a home off the reservation.
- Relatively small percentages of respondents said that they were having serious (9 percent) or very serious difficulties (6 percent) paying their mortgage.
- A low percent of respondents use the Tribal Housing Services (Housing Maintenance Assistance, Emergency Home Repair Loan, Down Payment Assistance, Credit/Financing Counseling, Financing/Budgeting Instruction). Of those who use the services one out of three is dissatisfied with the service.
- In the next 3 to 5 years, more than a quarter of all (renters plus owners) respondents (27 percent), said they expect to buy a larger home and more than one-fifth (21 percent) said they intend to buy a home on the reservation

During April and May, 2005 the Survey Research Center (SRC) at the University of Wisconsin at River Falls sent questionnaires to 889 Menominee households to gather input on housing issues. These households were randomly selected from a mailing list provided by the Menominee Tribal Enrollment Office that included all Menominee households located on and within a 50 mile radius of the reservation. The size of the random sample was calibrated to provide a final sample of sufficient size to ensure results with high statistical reliability. A total of 449 surveys were returned, a relatively high return rate of 51 percent.

The 2001-02 Supplementary Census of Population places the population of the Menominee at 3957, so the 449 observations means that the estimates reported in this document should be accurate to within plus or minus 4.4 percent. So, for example, in Table 2 we report that 21 percent of the sample said that their rental property is in excellent overall condition. Given the accuracy of our estimates, there is only a 1 in 20 chance that the actual percentage who feel their rental unit is in excellent condition is less than 16.6 percent (21% - 4.4%) or more than 25.4 percent (21% + 4.4%).

Non-response bias is a concern in surveys and exists if there is evidence that people who don't complete and return a questionnaire hold views that are consistently different than those who do return them. The SRC tested for non-response bias and concluded that this is not a serious issue for this data set (see Appendix C for a fuller explanation of the tests done and results achieved).

Profile of Survey Respondents

Table 1 summarizes the demographic features of the respondents to the Menominee Housing Survey. This summary indicates that the sample is very close to the Census values for some demographic features (Housing), reasonably close for others (Education Employment), and relatively different for others (Gender, Age, and Income). Because the sample includes substantially higher percentages of females, older members, and lower income households, the SRC tested for sample bias. This sort of bias exists when the sample includes a disproportionate number of people in a given demographic group and the responses within the group differ from each other in statistically significant and systematic ways. For example, we noted that there are many more women who returned the survey than men. If men hold systematically different opinions at statistically significant levels than do women, this would indicate "sample bias".

The SRC concludes that the unexpectedly high proportion of women and older members does not result in sample bias. On the other hand, there are systematic, statistically significant differences in the way income groups view barriers to home ownership and the seriousness of a variety of issues facing homeowners. Because there appears to be sample bias with respect to income in these two areas, the SRC adjusted the results in those areas to reflect member views about homeownership barriers and issues more accurately. For a more complete explanation of sample bias, the tests that the SRC did on the data, and the adjustments we've made to the results, see Appendix D.

The substance of the survey questionnaire (see Appendix A) focuses on the opinions and experiences of those who rent their accommodations, those who own their own home, and the use and satisfaction of Tribal Housing Department programs. An additional 355 written

comments by respondents were included on the returned surveys; please see Appendix B for these comments.

Housing Issues Facing Menominee Tribal Members Who Rent

As noted in Table 1, nearly 40 percent of the sample (36 percent of the Census) respondents said that they rent their primary residence. The survey instrument gathered a certain amount of information about the units rented by members.

| Table 1: Demographic Profile of Respondents | | | | | | | |
|----------------------------------------------------|--------------|------------------------------|-----------------------------|----------------------------|----------------------------|----------------------------------|-------------------|
| Gender | Count | Male | Female | | | | |
| Sample | 435 | 38% | 62% | | | | |
| 2000 Census | | 49% | 51% | | | | |
| Age | Count | 18-25 | 25 – 34 | 35 – 44 | 45 – 54 | 55 – 64 | 65+ |
| Sample | 440 | 5% | 13% | 24% | 28% | 12% | 18% |
| 2000 Census | | 17% | 23% | 26% | 15% | 11% | 8% |
| Housing | Count | Rent | Own | | | | |
| Sample | 420 | 39% | 61% | | | | |
| 2000 Census | | 36% | 64% | | | | |
| Education | Count | Less than High School | High School | Some College/ Tech | College Degree | Grad/ Professional Degree | |
| Sample | 440 | 11% | 55% | 23% | 7% | 5% | |
| 2000 Census | | 22% | 42% | 23% | 11% | 2% | |
| Employment | Count | Fully Employed | Part-Time Employment | Unemployed | Retired | Disabled | |
| Sample | 443 | 48% | 16% | 14% | 13% | 9% | |
| 2000 Census | | 56% | | 9% | 35% | | |
| Income | Count | < \$25,000 | \$25,000 - \$34,999 | \$35,000 - \$49,999 | \$50,000 - \$74,999 | \$75,000 - \$99,999 | \$100,000+ |
| Sample | 430 | 57% | 17% | 13% | 10% | 3% | 1% |
| 2000 Census | | 40% | 17% | 20% | 16% | 4% | 3% |

Key Rental Housing Features. Table 2 summarizes some of the key features of the properties rented by Menominee Tribal members. As the table indicates, nearly half of all the members who rent have a landlord who doesn't live on the Reservation. The second largest landlord is the Tribal Housing Department.

| | Count | Tribal Housing Department | Tribal Member on Reservation | Non-Tribal Member on Reservation | Someone off Reservation | Other | |
|---------------------------------|-------|---------------------------|------------------------------|----------------------------------|-------------------------|-----------|-----|
| Landlord | 184 | 29% | 15% | 2% | 47% | 7% | |
| | Count | Single Family Home | Apartment | Trailer | Double Wide Trailer | Other | |
| Rental Residence | 192 | 53% | 21% | 9% | 4% | 13% | |
| | Count | 1 | 2 | 3 | 4 | 5 | 6+ |
| People in Rental | 197 | 14% | 24% | 14% | 18% | 17% | 13% |
| | Count | 1 | 2 | 3 | 4 | 5 | |
| Number Bedrooms | 203 | 15% | 32% | 36% | 15% | 2% | |
| | Count | 1 | 2 | 3+ | | | |
| Number Bathrooms | 203 | 132 | 64 | 7 | | | |
| | Count | Excellent | Good | Average | Poor | Very Poor | |
| Overall Rental Condition | 195 | 21% | 28% | 33% | 11% | 7% | |

The data indicate that women are significantly more likely to rent their home from the Tribal Housing Department than are men, who are more likely to rent from a Tribal member living on the Reservation or from someone off the Reservation. Those over 65 are significantly more likely to live alone and those under 25 are more likely to live with 2 to 4 other people. By far the most important demographic indicator of the features of rental housing is employment status. The data indicate that:

- Retired members are statistically less likely to live in a single family home but more likely to live alone in an apartment with one bedroom and one bathroom
- Those who have a full-time job are statistically more likely to live in an “other” type of residence (the majority of which are duplexes), which has 3 bedrooms and 2 baths
- The unemployed were statistically more likely to say that they live in a trailer and have 4 bedrooms; the latter seems unusual.
- Those who said they are disabled are more likely to have responded that they live alone in a 1 bedroom residence

The three most important landlords for this sample of respondents are people from off the Reservation, the Tribal Housing Department, and other on-Reservation Tribal members. If we compare the opinions of respondents about the overall condition of their rental units by type of

landlord, we find the highest level of satisfaction with the Tribal Housing Department; 54 percent said their rental residence was in good or excellent condition. This compares to 49 percent for off-reservation landlords and only 39 percent for on-reservation tribal member landlords. On the other hand, only 13 percent of renters with an off-reservation landlord rated their unit as being in poor or very poor condition compared to 19 percent of Tribal Housing Department renters and 23 percent of on-Reservation member landlords.

Issues Facing Menominee Renters. Renters were asked to rate the seriousness of a number of housing issues they might face and the results of their responses are summarized in Table 3. The results in Table 3 are ranked in descending order of seriousness as measured by the “weighted average” score.

| Issue | Count | Very | | Mildly | Not | Weighted Average ¹ |
|------------------|-------|---------|---------|---------|---------|-------------------------------|
| | | Serious | Serious | Serious | Serious | |
| Too small | 188 | 19% | 8% | 15% | 58% | 1.9 |
| Finance skills | 191 | 8% | 10% | 30% | 51% | 1.7 |
| Utility payments | 193 | 8% | 8% | 22% | 62% | 1.6 |
| Maintenance | 192 | 5% | 7% | 11% | 77% | 1.4 |
| Paying rent | 194 | 5% | 5% | 14% | 76% | 1.4 |
| Too large | 186 | 2% | 2% | 7% | 89% | 1.2 |

1. Weights: very serious = 4, serious = 3, mildly serious = 2, not serious = 1

To calculate the weighted average score, each response identifying a given issue as very serious was given a value of 4, a serious issue was assigned a value of 3, a

mildly serious one a 2 and if it was not serious, it was given a 1. These weighted values were summed and divided by the number of people responding to a given issue. The weighted average can be no larger than 4 (if everyone who responded said the issue was very serious to them) nor smaller than 1 (if they all said it was not serious). Table 3 indicates that none of these issues rise above the “mildly serious” level. However, rental housing that is too small for members’ needs is clearly the most serious of these issues in the opinion of survey respondents. A lack of financial and budgeting skills and an inability to pay utilities (being late or missing 2 or more payments in the past 12 months), can all be said to be mildly serious to the average Tribal renter. Of 20 additional written comments by respondents in this section, 5 wrote of their debt/credit problems as a barrier to home ownership is the most serious problem they face.

There are few differences with respect to the issues facing different demographic groups or renters from different landlords. Men are statistically more likely to say that paying rent on time is a serious problem than are women. Renters from the Tribal Housing Department are less likely to say that their accommodations are too small but more likely to say that staying current with their utility bills is the biggest single issue they face. Those with off-reservation landlords are more likely to say that a rental property that is too small for their needs is their biggest problem, while those renting from on-reservation members of the tribe are more likely to identify a lack of financial and budgeting skills as their biggest issue.

The overwhelming majority of renters (92 percent) said that they would like to own their own home rather than continue renting. The only groups for which home ownership is not a nearly universal aspiration are those older than 65 (only 53 percent of this group of renters would prefer to own their home) and those who are retired (only 50 percent of this group (closely related to

the over 65 age group) would prefer home ownership). Since most Tribal renters would like to be homeowners, we will now turn to barriers to the realization of those dreams.

Barriers to Homeownership. As noted in the introduction, we found sample bias with respect to income in the set of questions asking about barriers to home ownership.¹ Specifically, the sample contained a higher than expected proportion of households with incomes under \$25,000

| Barrier | Weighted Average ¹ | Percent Biggest Barrier |
|--------------------------------|-------------------------------|-------------------------|
| Lack savings for down-payment | 3.19 | 17% |
| Poor credit rating | 2.84 | 28% |
| Affordable homes not available | 2.58 | 5% |
| Income too low | 2.38 | 16% |
| Too much debt already | 2.31 | 7% |
| Length of mortgage | 2.14 | 4% |
| Don't understand mortgage loan | 2.11 | 1% |
| Property tax | 2.10 | 2% |
| Don't understand buying home | 2.08 | 1% |
| Lack housing of size needed | 2.06 | 1% |
| Income unstable | 1.94 | 8% |
| Unwilling to go into debt | 1.90 | 2% |
| Poor budgeting skills | 1.85 | 2% |

1. Two types of weights are applied to these data:

- the seriousness of a barrier: very serious = 4, serious = 3, mildly serious = 2, not serious = 1
- income weights: under \$25,000 = 40%; \$25,000 - \$34,999 = 17%; \$35,000 - \$49,999 = 20%; \$50,000 - \$74,999 = 16%; \$75,000+ = 7%

per year. We found that households in this income category rated barriers to home ownership as more serious than did respondents from households with higher incomes. Therefore, the unadjusted results from the survey would be expected to overstate the seriousness of a given barrier. The weighted average level of importance reported in Table 4 makes the necessary adjustments to account for the sample bias we discovered.

Even with the adjustments, the barriers listed in Table 4 range from an average of “mildly serious” (from “poor budgeting skills” to “incomes too low”) to “serious” (“lack of savings”,

“poor credit rating”, and “lack of affordable homes”). Indeed, the 193 people who responded to this set of questions identified an average of 3 of these as serious barriers to homeownership (one person identified all 13 as very serious barriers!). Clearly, many renters feel that they face serious obstacles to their hope for home ownership.

The results show that the single most important impediment to home ownership, in the opinion of survey respondents, is the inability to come up with a down-payment on a home because of the lack of savings. Fifty-six percent of all respondents rated lack of savings for a down payment as a very serious barrier to home ownership. A poor credit rating, the second most important barrier, may increase the seriousness of the lack of savings. With a poor credit rating lenders might be expected to demand a larger than average down-payment. The next two items, lack of affordable homes and incomes that are too low, also are closely linked. The affordability of a

² Sample bias exists when the proportion of respondents from one part of a demographic category differs substantially from expectations and hold views that are significantly different from other in that group. For example, there were fewer high-income respondents in this sample than expected and we found that high income households have opinions that are statistically different from lower income households, so sample bias is an issue. Please see Appendix D for a fuller explanation of sample bias.

home is tied to the income one has, so affordability can be seen as home prices that are too high or incomes that are too low.

Differences in income and employment status, not surprisingly, are frequently associated with differences in the importance of many of the barriers listed in Table 4. Members who rent and who reported household incomes of less than \$25,000 were significantly more likely to cite low incomes as a very serious barrier to home ownership. Renters with household incomes of between \$25,000 and \$49,999 were more likely to say that their poor credit rating and a heavy current debt load keep them from buying a home. Not surprisingly, as one's household income increases, the perceived seriousness of many barriers to home ownership decline. Low incomes become significantly less of an issue in households earning more than \$35,000, unstable incomes are less of a concern for households earning more than \$25,000 per year, and a shortage of affordable homes is not an issue for renters earning more than \$50,000 per year.

The impact of employment status on the perceived importance of the barriers to home ownership listed in Table 4 conforms to our expectations. Tribal renters who are unemployed are significantly more likely to say that a lack of savings with which to make a down-payment and low and unstable income streams are very serious challenges to buying a home. Those who are fully employed, in contrast, are significantly more likely to say that these are not serious impediments to home ownership for them. Interestingly, respondents who are employed part-time say that their current debt load is such that it impedes their desire to buy a home.

The age of respondents was not statistically associated with very many home ownership barriers but in the one area (a poor credit rating) in which age is a factor, there is an interesting storyline. Those under 25 years of age are statistically more likely to say that a poor credit rating is a "serious" barrier to home ownership. Those in the 25 to 34 age group, on the other hand, are significantly more likely to cite a poor credit rating as a "very serious" barrier. This pattern seems to say that the years immediately after high school are ones in which young Tribal members start to accumulate debt and that the magnitude of these debts, at least relative to their incomes and assets, reaches a peak during the next phase of their lives. In combination, these results suggest that financial management educational programs for younger members of the Tribe could be quite beneficial.

The last column of data in Table 4 shows the percentage of respondents identifying a given barrier as the one that is the single most important to them. Interestingly, the rank order of barriers in terms of the weighted average level of importance attached to each barrier doesn't correspond very well with the rank order of the single most important issue. For example, though the two *most serious barriers* (lack of savings for a down-payment and a poor credit rating) are also seen as the two *most important barriers* by the highest proportion of the survey respondents, the order is reversed. Income instability, which has the third lowest weighted average level of seriousness, is the fourth largest single barrier to homeownership.

That being said, there do appear to be two important themes that emerge from the pattern of those issues identified as the biggest single barrier to home ownership. One theme has to do with issues associated with financial management. The first (a poor credit rating), second (lack of savings for a down-payment), and fifth (too much debt already) highest ranked single barriers to

home-ownership are related to financial management and budgeting. These results reinforce our earlier conclusion that educational efforts in financial management are likely to be very important. These educational efforts may include emphasis on both personal budgeting and on how to evaluate alternative financing options.

The second theme focuses on general economic conditions on the Reservation and surrounding area. The third (low incomes), fourth (unstable incomes), and sixth (lack of affordable homes) all relate to the general level of economic activity.² **Together, these six items account for more than 80 percent of the “votes” for the most important single barrier to home ownership:**

1. Poor credit rating
2. Lack of savings for a down-payment
3. Low incomes
4. Unstable incomes
5. Too much debt already
6. Lack of affordable homes

Housing Issues Facing Menominee Members Who Own Their Homes

We noted in Table 1 that over 60 percent of the sample reported that they own their primary residence and in our discussion we noted that more than 90 percent of members who are currently renters would like to become home owners. Given these results, it is clearly important to understand the housing issues faced by members who currently own their home. We will start this discussion by describing some key elements of the homes owned by survey respondents.

Description of Respondent Housing Features. Table 5 shows a relatively uniform distribution of home ownership in terms of how long members have owned their residence. As one would expect, older respondents are more likely to have owned their home for a longer period of time than younger ones. In addition, those with full time jobs tend to have owned their home longer, while those who are unemployed have owned their home for shorter periods of time. Members with more formal education tend to have owned their home for shorter periods.

The interest rate paid by Tribal members for their mortgages varies quite dramatically, from a low of 1 percent to a high of 25 percent. Men are somewhat more likely to pay a higher rate of interest on their mortgages compared to women. Homeowners who report that a poor credit rating is a serious or very serious issue for them also tend to have mortgages with higher rates. 62% of homeowners reported paying 7% or more in mortgage interest. The average rate on 30-year fixed-rate mortgages at the beginning of September 2005 stands at 5.71 percent³. The

² General level of economic activity refers to economic conditions (unemployment, job opportunities, business activity, etc.). The Menominee community faces significant challenges as it contemplates economic development. On the reservation 97% of the land is owned by the Tribe and most is held in a sustained-yield forest. Only 3% of the land base is in use as either taxable private property (homes/businesses) or government/public use (county buildings, roadways, fire station, highway shop). Unlike other communities, there is virtually no land available for private development.

³ http://money.cnn.com/real_estate/financing/. 9/3/2005.

implications of this disparity are highlighted by the top three difficulties faced by homeowners summarized in Table 7: the lack of money or loans or money for home improvements and the inability to refinance their higher interest rates.

| Table 5: Respondent Home Features | | | | | | | |
|------------------------------------------|-------|--------------------|-------------|--------------|---------------------|---------------|-----------|
| | Count | < 1 year | 1 - 5 years | 6 - 10 years | 11 - 15 years | 16 - 20 years | 20+ years |
| Length Ownership | 260 | 1.9% | 24.6% | 20.0% | 18.1% | 12.3% | 23.1% |
| | | | | | | | |
| | Count | < 4% | 5 - 6% | 7 - 8% | 9 - 10% | 11-15% | 15+% |
| Mortgage Interest Rate | 112 | 18% | 21% | 37% | 10% | 11% | 4% |
| | | | | | | | |
| | Count | Single Family Home | Duplex | Trailer | Double-Wide Trailer | Other | |
| Type Residence | 270 | 63% | 2% | 17% | 10% | 8% | |
| | | | | | | | |
| | Count | 1 | 2 | 3 | 4 | 5 | 6+ |
| People in Home | 274 | 7% | 34% | 21% | 16% | 11% | 12% |
| | | | | | | | |
| | Count | 1 | 2 | 3 | 4 | 5+ | |
| Bedrooms | 274 | 2% | 28% | 54% | 12% | 4% | |
| | | | | | | | |
| | Count | 1 | 2 | 3 | | | |
| Bathrooms | 274 | 49% | 46% | 5% | | | |
| | | | | | | | |
| | Count | Excellent | Good | Average | Poor | Very Poor | |
| Condition | 268 | 18% | 32% | 31% | 12% | 6% | |

Nearly two-thirds of the homeowners in the sample report living in single-family homes and more than one-quarter live in some type of trailer or mobile home. Home type is very closely associated with age; older members who responded to the survey were significantly more likely to report living in a single-family home and younger ones to report living in a trailer.

Respondents who report being unemployed are significantly more likely to live in a trailer than those with full or part-time jobs, retirees and the disabled. 12 respondents wrote in “duplex” when asked to describe their current rental residence which was not a survey option, however, “apartment” was a choice.

| Table 6 Interest Rate by Home Type | | | |
|------------------------------------|---------|------|--------|
| Int Rate | | Home | Mobile |
| < 4% | Number | 13 | 5 |
| | Percent | 18% | 17% |
| 5 – 6% | Number | 19 | 2 |
| | Percent | 26% | 7% |
| 7 – 8% | Number | 29 | 8 |
| | Percent | 40% | 27% |
| 9 – 10% | Number | 8 | 3 |
| | Percent | 11% | 10% |
| 10+% | Number | 4 | 12 |
| | Percent | 5% | 40% |
| Total | Number | 73 | 30 |

There is also a distinct relationship between the type of home owned and the mortgage interest rate paid. Those who own single-family or duplex homes pay significantly lower mortgage interest rates than do those who own mobile homes (single or double-wide). This disparity is clear in Table 6. Fifty percent of all mobile home owners are paying at least 9 percent for their mortgage. Such high rates are likely to be quite burdensome and contribute to debt service problems and declining credit ratings.

Nearly 80 percent of the sample lives in households with 4 or fewer people. Those 65 and older are more likely to live alone or with one other person than are those in younger age categories. Similarly,

retirees and the disabled tend to live with fewer people than do those with jobs or who are unemployed.

Most houses owned by Tribal members have three or fewer bedrooms and one or two bathrooms. Both the number of bedrooms and bathrooms tend to increase with income levels – those reporting higher incomes also have larger homes. The number of bedrooms is also associated with the age of the respondent. Those 65 and older tend to have fewer bedrooms, typically 2, while those in the 25 – 34 age category have somewhat more, typically 3 or 4. Younger respondents also reported having a larger number of bathrooms than those in other age groups.

Exactly half of the respondents said that their home was in good (32 percent) or excellent (18 percent) condition. On the other hand, nearly one-fifth of the homeowners said their home was in poor or very poor condition, so housing quality appears to be a significant issue for the Tribe. There is a notable difference in the assessment of the condition of their current home for respondents with homes on the reservation and those with homes off the reservation. For off-reservation home owners, 74 percent said their home was in excellent or good condition. Much lower percentages of respondents with homes on trust (43 percent) or fee (36 percent) said the condition of their homes were excellent or good. The higher the income level reported, the more likely the respondent reports that their house was in good or excellent condition. Somewhat surprisingly, higher levels of formal education are associated with lower ratings of the condition of the respondent’s home.

Finally, members were asked about additional aspects of their home ownership experience:

- the location of their home – roughly two-thirds of all respondents reported that their home is located on trust land (53 percent) or fee land (12 percent). Members who are older, retired, or disabled were statistically more likely to say they live on the Reservation than other demographic groups. Thirty percent said their home was located off the Reservation. Younger members, those with full-time employment and higher incomes were more likely to report living off the Reservation.

- their interest in owning a home on the Reservation if they don't already – of those who currently own a home off the Reservation, only 39 percent indicated an interest in moving back to the Reservation. Men were more likely to say they would like to own a home on the Reservation than were women.
- barriers to moving back to the Reservation – the biggest barrier to those with an interest in having a home on the Reservation is lack of financing (49 percent). The cost of homes on the Reservation was noted as the biggest barrier to moving to the Reservation by 15 percent, lack of supply by 9 percent and lack of information by 9 percent. A wide variety of other reasons were given by the remaining 17 percent (e.g. combinations of cost-supply-information-finance, concern about violence on the Reservation). Lack of financing was identified significantly more often by respondents from lower-income households and lack of information by those from higher-income homes. Of 25 written comments in this section, 5 respondents wrote that all of the barriers listed (cost, lack of supply, lack of information, and lack of financing) were keeping them from owning a home on the Reservation. Three commented that the high crime rate was the single biggest barrier to having a home on the Reservation.
- use of home equity loans – one-quarter of respondents said that they have had a home equity loan. Use of home equity loans was higher among those with higher incomes (versus lower income households), those who are fully-employed (versus part-time, unemployed, retired and disabled people), those who own a single-family home (compared to owners of trailers or duplexes), and those rating their home as being in good or excellent shape (versus poor or very poor).

Menominee Home Owner Issues. Respondents were asked to rate a number of home ownership issues on a scale from very serious to not serious. The results of this segment of the questionnaire are summarized in Table 7. In Table 7 we report the number of people responding to a given issue (count), the percentage that rated it as very serious, serious, mildly serious, or not serious, the weighted average response with weights as given in the table, and the percentage who identified a given item as the single most serious problem they face. Perhaps somewhat surprisingly, the most serious problems facing Menominee homeowners appear to focus on the inability to afford home improvements. Nearly half of the sample said that not having money available to pay for home improvements was a serious (21 percent) or very serious (28 percent) problem for them. Lack of cash for home improvements is the most serious problem for Menominee home owners whether measured by the weighted average or the percentage identifying it as the single most important issue they face. Lack of cash for home improvements is a significantly bigger issue for the unemployed or disabled and those with lower household incomes.

| Issue | Count | Very Serious | Serious | Mildly Serious | Not Serious | Weighted Average ¹ | Most Serious Issue |
|---------------------------------|-------|--------------|---------|----------------|-------------|-------------------------------|--------------------|
| Lack cash for home improvements | 237 | 28% | 21% | 22% | 30% | 2.46 | 28% |
| Lack loan for home improvements | 226 | 27% | 14% | 21% | 38% | 2.29 | 10% |
| Unable re-finance | 218 | 17% | 15% | 11% | 57% | 1.93 | 10% |
| Unable pay property tax | 208 | 6% | 9% | 12% | 74% | 1.48 | 9% |
| House too small | 225 | 12% | 11% | 13% | 64% | 1.70 | 6% |
| Poor credit rating | 220 | 15% | 15% | 17% | 53% | 1.93 | 6% |
| High interest | 207 | 9% | 20% | 16% | 56% | 1.82 | 6% |
| Difficulty paying mortgage | 211 | 6% | 9% | 9% | 76% | 1.45 | 4% |
| Lack finance/budget skills | 224 | 8% | 13% | 21% | 58% | 1.71 | 4% |
| Unable pay utilities | 227 | 7% | 15% | 15% | 63% | 1.67 | 4% |
| House too large | 219 | 1% | 3% | 11% | 85% | 1.20 | 4% |
| Unable maintain home | 216 | 7% | 8% | 14% | 71% | 1.52 | 3% |

1. Weights: very serious = 4, serious = 3, mildly serious = 2, not serious = 1

Substantial proportions of Menominee homeowners also identified the inability to borrow money to make home improvements as a serious (14 percent) or very serious (27 percent) issue for them. Men find the inability to get a loan to pay for home improvements to be a bigger issue than do women. As expected, the seriousness of this issue declines as household income increases.

It is encouraging to see in Table 7 that relatively small percentages of respondents said that they were having serious (9 percent) or very serious difficulties (6 percent) paying their mortgage. There were no statistically significant differences between different demographic groups with respect to difficulties paying the mortgage.

Tribal Housing Department Services/Programs

Menominee Tribal members were asked about their use of and satisfaction with 5 services or programs offered by the Housing Department. The data in Table 8 suggest two overarching conclusions:

- there is a relatively low percentage of Tribal members who use these programs
- the level of dissatisfaction with the programs seems relatively high

For some of the programs in Table 8, the level of participation is limited by rules governing their operations:

- Housing Maintenance Assistance is only available to tribal members renting from the Tribal Housing Department

- Emergency Home Repair Loans are available to tribal members who own their own homes
- Down Payment Assistance was available to homebuyers only during the period that funding was available
- Credit Counseling and Financial/Budgeting Instruction is available to all tribal members, homeowners and renter.

Further the results reported in Table 3, 4, and 7, all point to a need for further training in financial management and consumer education (e.g. to help avoid or deal with poor credit ratings, the accumulation of excessive debt loads while in their 20s, and so on). Therefore, the fact that only 5 percent of renters and 7 percent of homeowners in the sample report having taken advantage of these educational offerings, is somewhat disappointing.

As Table 8 indicates, the most heavily used programs offered by the Housing Department are the Housing Maintenance Assistance and Emergency Home Repair Loan programs. Given the foregoing discussion, in which difficulties with funding (via savings or a loan) home improvement projects were identified as the most important issues facing homeowners, this result is probably not surprising. The fact that the Tribe has such programs also suggests that it is being responsive to the needs of its members.

However, the level of customer satisfaction with the home maintenance and repair programs and the other programs listed in Table 8 is problematic. At 36 percent, the Housing Maintenance Assistance program had the highest percentage of the users reporting dissatisfaction with services received of the five programs/services considered. This rate says that for every two satisfied customers, there is one who is dissatisfied, which is not a strong level of performance. On the other hand, because the percentage of people in the sample who have used these programs is small, and those who feel that they didn't have a good experience with the programs might be more motivated to return their questionnaire, the level of dissatisfaction indicated by Table 8 may overstate the real level of concern with these programs.

Table 8: Use and Satisfaction with Tribal Housing Services

| | Count | Number of Respondents | | | |
|---------------------------------|-------|-----------------------|--------------|-------------------|----------------------|
| | | Using Services | Percent Used | Percent Satisfied | Percent Dissatisfied |
| Housing Maintenance Assistance | 405 | 60 | 15% | 64% | 36% |
| Emergency Home Repair Loan | 405 | 50 | 12% | 70% | 30% |
| Down Payment Assistance | 394 | 27 | 7% | 69% | 31% |
| Credit/Financing Counseling | 397 | 23 | 6% | 70% | 30% |
| Financing/Budgeting Instruction | 400 | 17 | 4% | 75% | 25% |

In terms of use and satisfaction with these programs:

- Housing Maintenance Assistance Program: This program is used significantly more often by women than men; by those employed part-time or who are retired or disabled than by those who are either unemployed or employed full time; by those with incomes under \$25,000 than those earning more, and by those 55 years of age and older than by younger Tribal members. Satisfaction with this program is higher among older members than among younger ones.
- Emergency Home Loan Program: Older members are significantly more likely to use this program than younger members.
- Down Payment Assistance: Respondents who reported household incomes of between \$75,000 and \$99,999 per year had a significantly higher rate of use of this program than other income groups. It should be noted, that this program no longer exists and was not based on income.
- Credit and Financing Counseling: Use of this program increased with the years of formal education (e.g. those with 4-year college degrees or more, reported significantly higher rates of participation in this program than those with a high school diploma or less.)
- Financing and Budgeting Instruction: Women reported significantly higher rates of satisfaction with this program than men.

Future Housing Expectations

Tribal members were asked if, over the next 3 to 5 years, they expect to buy a larger home, buy a smaller home, sell their home and pursue rental options or, if they currently live off the Reservation, buy a home on the Reservation. More than one-quarter of the respondents (27 percent) said they expect to buy a larger home and more than one-fifth (21 percent) said they intend to buy a home on the Reservation. Members who currently have an off-Reservation landlord or are younger than 35, are statistically more likely to expect to buy a larger house than other demographic groups. Those currently renting from the Tribal Housing Department and those who are retired are less likely to say they intend to buy a larger home.

Few Tribal members indicated that the other options about which we inquired, downsizing by purchasing a smaller house (7 percent) and selling a home and renting (6 percent) are actions that many expect to take within the next 5 years. Significantly higher percentages of those 65 years of age or more, those who are retired, and those who work part-time said they anticipate selling their home and renting.

Additional Comments Concerning Tribal Housing Issues

This section summarizes participants' responses to "Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?" which was included at the end of the survey. It is a companion piece to the quantitative analysis of the survey. The 188 written comments to this question help illuminate some of the issues that were found to be of concern to respondents. See Appendix B for comments in their entirety. Remarks concerned crime, high unemployment and neglected properties. Others expanded on their choices made within the framework of responses in the survey. Comments concentrated heavily on the lack of funds available for home repairs, inequality in housing opportunities and lack of available housing.

Conclusions

The survey statistics demonstrate the housing need(s) faced by Tribal households who responded. The questionnaire emphasized three areas of focus:

- The opinions and experiences of those who rent their accommodation,
- Those who own their own home, and
- The use and satisfaction of Tribal Housing Department program.

Housing Issues Facing Menominee Tribal Members Who Rent

- Rental housing that is too small to meet their needs is the most serious problem facing Tribal renters (but only slightly more than one-quarter of renters listed this as a serious or very serious problem).
- A majority of renters (92 percent) said that they would like to own their own home rather than continue renting.
- In the opinion of survey respondents, the single most important impediment to home ownership is the lack of savings for a down-payment for a home.
- Other personal financial management and consumer issues, such as a poor credit rating or having too much current debt, emerged as barriers to home ownership.
- In addition, the overall economic conditions on the Reservation and surrounding area contribute to the difficulty facing renters pursuing home ownership.

Housing Issues Facing Menominee Members Who Own Their Homes

- The most serious issue for home owners was the inability to afford home improvements.
- Many tribal members, particularly those who own mobile homes, are paying interest rates that are considerably higher than the national average rate.
- Half of respondents feel their home is in good or excellent shape, while nearly one-fifth said their home was in poor or very poor condition. However, those with homes on the reservation were significantly less satisfied with its condition than were those living off the reservation.
- Tribal members with an interest in having a home on the Reservation, stated that the lack of financing was their biggest barrier to moving back.

Tribal Housing Department Services/Programs

- The level of member participation in Tribal Housing Department programs is quite low.
- Members that utilize Tribal Housing Department programs have a noticeably high level of dissatisfaction with the programs.

Three challenges in particular appear to be confronting Tribal members in regards to housing issues:

- insufficient personal financial management and consumer skills, i.e., lack of capital for a down payment, lack of access to credit, and a poor credit history,
- the lack of affordable housing on the Reservation,
- the socio-economic conditions on and around the Reservation (crime, high interest rates, lack of job opportunities, etc.).

Recommendations and Strategies

To help alleviate some of these difficulties, the following recommendations and strategies are given:

- Housing affordability is a major problem for renters. A goal would be to increase awareness of programs addressing personal financial management, such as credit counseling and homebuyer education services. If possible, develop programs specifically targeting younger Tribal members.
- Explore strategies to develop both single-family and multi-family housing, within the constraints of limited availability of developable sites.
- Current home owners face an additional burden of home improvement affordability. Loan programs addressing rehabilitation needs would be beneficial.
- Some of the broader socio-economic challenges affecting housing issues on the reservation require longer term efforts to increase incomes, control crime, and working with lenders and members to secure more affordable mortgage rates.

Appendix A – Menominee Tribal Housing Department Survey

1. Do you rent or own your primary residence (where you live most of the time)? Rent Own
2. In the next 3 to 5 years do you anticipate:
 - a. Buying a larger home Yes No
 - b. Buying a smaller home (e.g. downsizing) Yes No
 - c. Selling a home, then renting (e.g. retirement) Yes No
 - d. Buying a home on the Reservation (e.g. if currently living off-Reservation) Yes No

If you rent, go to question 3, if you own your primary residence, go to 14

3. Would you like to own a home or do you prefer to continue renting? Rent Own

If you'd like to own a home go to question 4, if you prefer to continue renting go to 6

4. How serious a barrier to you owning your own home is each of the following:

| | | | | |
|--------------------------------------------------------|--------------|---------|----------------|-------------|
| a. Lack of savings for a down-payment | very serious | serious | mildly serious | not serious |
| b. Income too low to pay mortgage | very serious | serious | mildly serious | not serious |
| c. Income too unstable to pay mortgage | very serious | serious | mildly serious | not serious |
| d. Poor credit rating (unable to get loan) | very serious | serious | mildly serious | not serious |
| e. I have too much debt already | very serious | serious | mildly serious | not serious |
| f. Unwilling to go into debt | very serious | serious | mildly serious | not serious |
| g. Do not understand mortgage loan process | very serious | serious | mildly serious | not serious |
| h. Poor budgeting skills | very serious | serious | mildly serious | not serious |
| i. Do not understand the process of buying a home | very serious | serious | mildly serious | not serious |
| j. Homes are not available that I can afford | very serious | serious | mildly serious | not serious |
| k. Lack housing of size needed | very serious | serious | mildly serious | not serious |
| l. The length of the mortgage commitment (20-30 years) | very serious | serious | mildly serious | not serious |
| m. Difficulty paying property tax | very serious | serious | mildly serious | not serious |
| n. Other_____ | very serious | serious | mildly serious | not serious |

5. Of the items a to n in question 3, which is **the single most serious barrier to you** owning your home? (please write the letter here) _____

6. Who is your current landlord (the person from whom you rent your residence)?

Menominee Tribal Housing Department tribal member on Reservation
 non-tribal member on Reservation off-Reservation other_____

7. How would you describe your current rental residence?

single family house apartment trailer double-wide trailer other_____

8. How many people normally live in your current rental residence? _____

9. How many bedrooms are there in your current residence? _____

10. How many bathrooms are there in your current residence? _____

11. How would you characterize the following housing issues for you:

| | | | | |
|---------------------------------------------------------------------------------------------|--------------|---------|----------------|-------------|
| a. Difficulty paying rent (missed/been late with 2 or more rent payments in last 12 months) | very serious | serious | mildly serious | not serious |
| b. Unable maintain furniture/appliances | very serious | serious | mildly serious | not serious |
| c. Lack financial and budgeting skills | very serious | serious | mildly serious | not serious |
| d. Rental housing too small for needs | very serious | serious | mildly serious | not serious |
| e. Rental housing too large for needs | very serious | serious | mildly serious | not serious |
| f. Inability to pay utilities (missed/been late with 2 or more payments in last 12 months) | very serious | serious | mildly serious | not serious |
| g. Other_____ | very serious | serious | mildly serious | not serious |

12. Of the items a to g in question 11, which is **the single most serious problem for you?**
 (please write the letter here) _____

13. How would you describe the condition of your current rental residence?

excellent good average poor very poor

Please go to question 27

14. Where is your home located?

on trust land on fee land off the Reservation other_____

15. If your current home is not on the Reservation, would you like to own a home there? yes no

16. If you would like a home on the Reservation but don't currently have one, what is the single biggest barrier keeping you from this?

cost lack of supply lack of information lack of financing other_____

17. How long have you owned this home? _____
18. If you have a mortgage on your current home, what is the interest rate on your loan? ____%
19. Have you ever received a home equity loan (e.g. to finance home improvements)? yes no
20. How would you describe your current residence?
 single family house duplex trailer double-wide trailer other_____
21. How many people normally live in your current home? _____
22. How many bedrooms are there in your current home? _____
23. How many bathrooms are there in your current home? _____
24. How would you describe the condition of your current home?
 excellent good average poor very poor

25. How would you characterize the following homeownership issues for you:

| | | | | |
|-----------------------------------------------------------------------------------------------------|--------------|---------|----------------|-------------|
| a. Difficulty making mortgage payments (missed/been late with 2 or more payments in last 12 months) | very serious | serious | mildly serious | not serious |
| b. Poor credit rating (high risk, high interest mortgage) | very serious | serious | mildly serious | not serious |
| c. Interest too high on loan | very serious | serious | mildly serious | not serious |
| d. Not able to re-finance because of bad credit | very serious | serious | mildly serious | not serious |
| e. Not able to maintain home | very serious | serious | mildly serious | not serious |
| f. No money available to make home improvements | very serious | serious | mildly serious | not serious |
| g. Not able to get a loan to make home improvements | very serious | serious | mildly serious | not serious |
| h. Lack financial and budgeting skills | very serious | serious | mildly serious | not serious |
| i. House too small for needs | very serious | serious | mildly serious | not serious |
| j. House too large for needs | very serious | serious | mildly serious | not serious |
| k. Inability to pay utilities (missed/been late with 2 or more payments in last 12 months) | very serious | serious | mildly serious | not serious |
| l. Difficulty paying property tax | very serious | serious | mildly serious | not serious |
| m. Other_____ | very serious | serious | mildly serious | not serious |

26. Of the items a to m in question 25, which is **the single most serious problem for you?**
 (please write the letter here) _____

27. Have you ever used any of the following services from the Tribal Housing Department and if so, were you satisfied with them?

| | | | | |
|---------------------------------------|-----|----|-----------|--------------|
| a. Credit/Financing counseling | yes | no | satisfied | dissatisfied |
| b. Financing/Budgeting instruction | yes | no | satisfied | dissatisfied |
| c. Down payment assistance | yes | no | satisfied | dissatisfied |
| d. Housing maintenance assistance | yes | no | satisfied | dissatisfied |
| e. Emergency home repair loan program | yes | no | satisfied | dissatisfied |
| f. Other_____ | yes | no | satisfied | dissatisfied |

28. Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?

Demographic information

| | | | | | |
|----------------------------------------------|-----------------------|---------|------------------------------|---------------------|-----------|
| 29. What is your gender | Male | | Female | | |
| 30. What is your age: | 18-24 | 25-34 | 35-44 | 45-55 | 56-64 65+ |
| 31. What is your highest level of education: | less than high school | | high school | 2-year/tech college | |
| | 4-year college degree | | graduate/professional degree | | |
| 32. What is your current employment status | fully-employed | | employed part-time | | |
| | unemployed | retired | | disabled | |
| 33. What is your current household income | under \$25,000 | | \$25-\$34,999 | \$35-\$49,999 | |
| | \$50-\$74,999 | | \$75-\$99,999 | \$100,000+ | |

This completes the questionnaire. Thank you very much for doing this for us.

Please mail the completed questionnaire in the self addressed, postage paid envelope to:

Dr. David Trechter
 Survey Research Center, UW-River Falls
 410 S. 3rd St
 River Falls, WI 54022

Appendix B – Written Comments

Q6 Who is your current landlord?

Other:

- Family member owns home (x4)
- Non-tribal off Reservation
- Live at Wisconsin House Inn for the past 4 years.
- No longer pay rent. Long story.
- Half-way house (I'm homeless)
- Tina Wychesit
- None
- Self mobile home
- Midwest properties
- Mortgage with W.M.C

Q7 How would you describe your current rental residence?

Other:

- Duplex (x12)
- multi-family house (x2)
- Mobile home (x2)
- Town House (x2)
- Ranch style
- Family house
- 3 bedroom bungalow
- 4 Bedroom home
- Elderly Units
- Boarding house
- Hotel room
- Keshena
- homeless
- We own

Q11 How would you characterize the following housing issues for you?

Other:

- Debt/credit problems (x5)
- House in need of repairs (x4)
- Heating and other utilities (x3)
- Taxes
- Rental not handicapped
- House too small
- Quality of home
- No rental houses for middle income on Reservation
- Never received housing/never had the chance
- High crime/vandals
- I pay rent on time

Q14 Where is your home located?

Other:

- County (x4)
- Reservation (x4)
- Legend Lake (x2)

- 99 yr. Lease
- Middle village
- Oconto
- Shawano
- Maple Valley
- Matthew Nnuck Road
- Tribal housing - Warrington addition
- Prison
- Private/own
- Off the Reservation on fee land

Q16 If you would like a home on the Reservation but don't currently have one, what is the single biggest barrier keeping you from this?

Other:

- All: cost, lack of supply, information, financing (x5)
- High crime rate (x3)
- Lack of interest (x2)
- Location (x2)
- Own home (x2)
- Age (x2)
- Credit (x2)
- Community values
- School
- Prison
- Have one
- All of them plus waiting list
- Want to build on residential lot on Legend Lake.
- Need to sell my rental first

Q20 How would you describe your current residence?

Other:

- 3 bedroom home (x5)
- Ranch Style (x3)
- Split-level (x2)
- Bi-level (x2)
- House
- Duplex converting back into single family
- Apartment
- Trailer with an addition
- Modular
- Prison cell
- 4/family
- 2 beds
- Farm house
- USDA

Q25 How would you characterize the following homeownership issues for you?

Other:

- Repairs needed (x3)
- Mold problem (x3)
- Trouble paying rent (x2)

- No income (x2)
- Finance
- No down payment
- Heating/gas
- Legend lake issues
- Spouse disabled since 5/04
- Not enough info on the process for trust land.
- Selling current home
- Age

Q27 Have you ever used any of the following services from the Tribal Housing Department and if so, were you satisfied with them?

Other:

- Handicap assistance
- Help thru Elderly (Hip)
- Terminated mutual help home contract
- Never used services
- Well and septic
- Winterization program
- Disability assistance
- Mortgage assistance
- My wife attended home ownership
- New furnace and roof repair
- Mutual help
- Obtaining a home
- Tribal Loan
- New home/credit check
- Elder
- Eagle Nest transitional housing
- Attended Sharon Waukau class-Fanny Mae Program
- New Cap/weatherization
- Elderly rental

Q28 Do you have anything else you'd like to add about housing issues facing you or the Menominee Nation?

HOUSING REPAIR/MAINTENANCE

- Not enough funding or loan availability for repairs and improvements (x11)
- Repairs not completed in a timely manner (x5)
- Mold problem in my home (x5)
- Home repair program needs improvement/Does poor work (x4)
- Need repairs for home (x3)
- House needs repairs but cannot get a loan (x2)
- Need incentives for residents to care for and own home (x2)
- Need to maintain neighborhoods and Reservation (x2)
- Home improvement assistance hard to get
- Outrageous maintenance fees
- House in need of repairs. Applied for help but have not received a response.

ELDERLY HOUSING

- Need help available to elderly wanting to buy home or get repairs (x4)

- More elderly housing needed (x2)
- Can never get help even though I'm elderly and live on SSI
- Waive requirements for the elderly and veterans receiving V.A. service corrected compensation.

FUNDS/LOANS

- Unable to qualify for loans because don't live on Reservation (x5)
- Lack of help from tribal members toward purchasing home (x3)
- Too poor to own home (x3)
- I don't qualify for any assistance; however have poor credit to qualify for bank loans, etc (x2)
- Need low interest start-up loans for members off Reservation
- To be able to receive home improvement loan from tribe even with both working.

HOUSING TOO EXPENSIVE

- Rent too high (x7)
- Payments should be more uniform/Stop increasing fees and rent with increase in wages (x6)
- Housing prices on the Reservation are too high.

BUILDING HOMES

- Would like to build a home on my land (x6)
- No lots available to build on (x8)
- I feel that our people should be able to put a house where they would like.
- I would like to be given more than a 1 year time period to build on Legend Lake residential lot.

HOUSING DEPARTMENT

- There should be equal housing opportunities for everyone/No favoritism (x18)
- Need more information about housing programs and services (x14)
- Difficulties dealing with housing department – Discriminatory, unresponsive (x6)
- People kicked out of housing too easily. (x4)
- Would like help with housing (x2)
- Housing program was a big help
- Need Native Americans working in realty offices to explain home issues
- I would prefer to deal with tribe to get a home equity loan, but not the loan fund as that is too long and cumbersome a process. Could housing accommodate this type of need in future?
- They should look at money issues for the people before they say they don't have money for this and that. In other words- know the big money issues beforehand!!
- Needs new director
- Need help but I am over income for any assistance and my credit gets me turned down other places.

MORE HOUSING NEEDED

- Not enough housing (x13)
- Need more non-senior single dwellings (x6)
- Not using available homes (x4)
- Would like to get a home (x2)
- We could use more housing for families. (x2)
- Lack of housing to meet my needs
- Homes are made by quantity NOT quality.

COMMUNITY

- Reservation housing is in poor condition/Bad communities (x6)
- Limited job opportunities/High unemployment on Reservation (x4)
- Crime, especially vandalism and break-ins (x3)

- People don't maintain land and keep yards clean (x3)
- School district needs improvement (x2)
- Property taxes are too high/increased too much
- Transfer police jurisdiction to BIA or hire some more non-Indian police. Monitor tribal police brutality.
- Educating our younger people of these issues will prevent them from making the same mistakes so many of have made.
- Places in community areas for children's playground and keep up with maintenance on them. Take care of Dogs.
- Would like chickens and gardens allowed in yards in town.
- Need to have lawn/gardening services

TRUST LAND

- Unable to get services because I'm on trust land (x4)
- Unable to get financing for home on trust land instead of having to pay property taxes
- People who own there land and unable to get a home built on it, without having to put it in trust.
- Only problem is because it is on trust land you can only use tribal loans for improvement.

UTILITIES

- Winterizing homes/Wood heating is better and less expensive than gas (x5)

OTHER

- I'd like to know what I have to look forward to after I get out of prison and for the other Menominee's as well.
- I've never applied for housing on the Reservation.
- Never got any help from anyone
- Would like the tribe to help those living off the Reservation as well.
- Put tribal members to work and build homes that people can buy
- When someone is awarded a mutual help home they are like buying a new house. MTHA should put in NEW furnaces, hot water heaters, and dump pumps. Check basement walls for leakages.
- Do not live on the Reservation.
- Can't sell property. Must be tribal member.
- Why don't we have the tribe building homes like Oneida or apartment buildings?
- I have a mutual help home that has been paid for. If I was to get a major loan to renovate I believe I could use my home as collateral, but I'm proud to say I'm a home owner-this is my home.
- Include mutual help program on survey.
- No more housing projects.
- Would have liked to have cabin on my lake lot.
- Would like to refinance
- Interested in getting a larger home.
- Income limit guidelines.
- When I got my home repair loan I wasn't expecting to get it because I'm young, but they Okayed it and here I am living as a family!
- Not everyone has housing problems or issues with financing.
- Hell raisers. Placing all homes in projects - with only a handful of decent neighbors - the rest suck. Income not high enough right now to support large home.
- People who have lived in housing the longest should be able to own the house they live in.
- Tax Credit homes should have been put together a lot better than they are.

Appendix C – Non Response Bias Test

Any survey has to be concerned with “non-response bias.” Non-response bias refers to a situation in which people who don’t return a questionnaire have opinions that are systematically different from the opinions of those who return their surveys. For example, suppose non-respondents generally feel that the quality of their home is poor or very poor, whereas most of those who returned their questionnaire feel that their home is good to excellent, non-response bias would exist. In this case the survey results would overstate the quality of homes in the opinion of the overall population.

The standard way to test for non-response bias is to compare the responses of those who return the first mailing of a questionnaire to those who return the second mailing. Those who return the second questionnaire are, in effect, a sample of non-respondents (to the first mailing) and we assume that they are representative of that group.

The SRC tested for statistically significant differences in the way respondents to the first and second mailings answered the 68 variables in the Menominee Tribal Housing Survey. We found statistical differences in only 6 variables:

- Question 2(a) – expecting to buy a larger home (*a significantly higher percentage of respondents to the second mailing of the questionnaire answered this in the affirmative*)
- Question 2(b) – expecting to buy a smaller home (*a significantly higher percentage of respondents to the first mailing answered this in the affirmative*)
- Question 20 – type of housing (*a significantly higher percentage of respondents to the first mailing stated they live in a trailer and a significantly higher percentage of respondents to the second mailing said they live in a double-wide trailer*)
- Question 23 – number of bathrooms (*a significantly higher percentage of respondents to the first mailing said they have a single bathroom, a significantly higher percentage of respondents to the second mailing said they had 2.5 or 3.5 bathrooms*)
- Question 27 – satisfaction with emergency repair program (*a significantly higher percentage of respondents to the first mailing said they were dissatisfied with this program*)
- Question 33 – household income (*significantly higher percentages of respondents to the first mailing said their household income is either under \$25,000 per year or between \$25,000 and \$34,999 per year*)

Appendix D – Sample Bias Tests

A survey is a sample of opinions from a population. Sample bias can be created if the sample drawn is not random or if the questionnaires returned do not truly represent the underlying population. The SRC drew the sample for the Menominee Housing Survey by randomly drawing names from an alphabetical list of Tribal members, so we are convinced that this is not a source of sample bias.

We are gauging the degree to which the sample represents the underlying population by looking at how well the final sample mirrors the overall population with respect to some key demographic variables: gender, age, education, home ownership rates, employment and household income.

Table 1 indicates that the sample has:

- a much higher percentage of women respondents
- a much lower percentage of respondents under 35
- a much higher percentage of low-income households

than would be expected given data from the Census.

To see if these unexpected proportions are likely to bias the results of the survey, the SRC did statistical tests comparing the average values of all 68 variables in the survey with respect to gender, age, and income. Basically, we were testing to see, for example, if the average response of men in the sample differed from that of women.

Gender. Eight variables have gender-based statistical differences:

- men are statistically more likely to say that the lack of affordable homes is a serious barrier to home ownership
- men identify “lack of a down payment” and women “low income” as the biggest barrier to home ownership they face at statistically significant levels
- Men are statistically more likely to identify an off-Reservation person or another tribal member as their landlord while women are more likely to identify the Tribal Housing Authority
- Men are more likely to say that they have very serious problems paying their rent than are women
- Men not currently living on the Reservation are more likely to express an interest in moving back than are women
- Men are more likely to say they can’t get a loan to make home improvements than are women
- Men are less likely to say they need financial or budgeting instruction than women
- Men are less likely to have used the housing maintenance assistance program than women

Given the relatively few number of statistically significant differences in the response patterns of men and women, the SRC concludes that the results do not need to be adjusted to account for the scarcity of male responses.

Age. Fourteen of 68 variables were found to have statistically different patterns of response related to the age of respondents. Virtually all of the differences correspond to the home-ownership lifecycle we would expect:

- Younger members (under 35) are statistically more likely to say that they plan to buy a larger home in the next 3 – 5 years
- The likelihood of selling a home in the next 3 – 5 years increases with age
- Those over 65 years of age who are currently renting their home are statistically more likely to say that they will continue renting than are younger cohorts
- Poor credit as a barrier to homeownership declines with age
- Those under 35 or over 65 report fewer people living in their rental unit or home than those in the 35 – 64 age categories.
- The likelihood that a member's home is on trust land increases with age
- The length of home-ownership increases with age
- Those 35 and over are more likely to own a single-family home while those under 35 are more likely to own a trailer
- Both the number of bedrooms and bathrooms increase with the age of the respondent
- Older members are more likely to utilize the Tribe's home maintenance program and to be satisfied with it.
- Older members are also more likely to have utilized the emergency home repair program

There does not appear to be a systematic pattern of statistical differences based on age. We conclude that age-based adjustments in the survey results are not warranted.

Income. The sample, as shown in Table 1 includes a substantially higher proportion of households with incomes of less than \$25,000 per year than would be expected given data from the Census. Because housing is generally the largest single item in a household budget, it is probably not surprising that 22, or nearly one-third, of the 68 variables tested have statistically significant income-related differences. In particular, the battery of questions dealing with barriers to homeownership (question 4, parts a – m) and homeownership issues (question 25, parts a – l) have substantial numbers of statistically significant differences.

With respect to barriers to homeownership, lower income respondents were significantly more likely to identify the following as serious or very serious barriers:

- Incomes too low to pay mortgage
- Income too unstable to pay mortgage
- Poor credit rating (unable to get a loan)
- Having too much debt already
- Being unwilling to go into debt
- Lack of available, affordable homes

With respect to homeownership issues, lower income respondents were significantly more likely to identify the following as serious or very serious issues:

- Poor credit rating (high risk, high interest mortgage)
- Not able to re-finance because of bad credit
- Not able to maintain home
- No money available to make home improvements
- Not able to get a loan to make home improvements
- House too large for needs
- Inability to pay utilities (missed/been late with 2 or more payments in last year)

In addition, higher income members are more likely to own a home off of the Reservation, are less likely to say that lack of financing keeps them from buying a home on the Reservation, and are more likely to have received a home equity loan. Higher income Tribal member homes are more likely to have more bedrooms and bathrooms and to report that their home is in “excellent” condition than lower-income respondents. Finally, higher income members are less likely to have used Tribal Housing Department programs that assist with down payments and home maintenance.

The number and pattern of statistical differences with respect to income suggests that the sample probably does have a bias with respect to this variable. In particular the raw responses to questions 4 and 25 are likely to overstate the seriousness of these barriers to and issues associated with homeownership because the sample contains more low-income members than expected. The results for these two questions have been adjusted to better reflect the importance of those barriers and issues. The adjustments are done in the following way:

1. the number of people identifying a given barrier/issue as very serious, serious, mildly serious or not serious is calculated for each income group.
2. a weight of 4 is assigned to responses of “very serious”, 3 to “serious” responses, 2 to “mildly serious” and 1 to “not serious”.
3. an overall, average seriousness is calculated for each income group – the closer the value is to 4 the more serious the barrier/issue.
4. the percentage of the total population of the Band falling into each income category according to the Census is calculated.
5. the weighted value of a given barrier/issue is calculated by multiplying its average seriousness value for each income group by the percentage of the overall population of the Band falling into that category.

For example, the first 4 lines of data in the following table show the number of respondents who rated “lack of savings for a down payment” as very serious, serious, mildly serious, and not serious barrier to homeownership, broken down by household income level. The average value for each income category is calculated as described in items 2 and 3 above. For those reporting less than \$25,000 of household income the average value of 3.35 is calculated as:

$$((78*4)+(35*3)+(16*2)+(7*1))/(78+35+16+7) = 3.35$$

| | <\$25,000 | \$25,000 - \$34,999 | \$35,000 - \$49,999 | \$50,000 - \$74,999 | \$75,000+ |
|----------------------------------|-----------|---------------------|---------------------|---------------------|-----------|
| Very serious | 78 | 10 | 11 | 7 | 0 |
| Serious | 35 | 3 | 7 | 2 | 1 |
| Mildly serious | 16 | 3 | 2 | 3 | 0 |
| Not serious | 7 | 2 | 1 | 1 | 1 |
| Average Value | 3.35 | 3.17 | 3.33 | 3.15 | 2.00 |
| Percent of Total Band Population | 40% | 17% | 20% | 16% | 7% |
| Weighted Ave | 3.19 | | | | |
| Unweighted Average | 3.30 | | | | |

To calculate the overall weighted average for “lack of savings for a down payment” as a barrier to homeownership, the average value for each income category is multiplied by the percentage of the Band that the Census indicates falls into that income category:

$$(3.35*.4)+(3.17*.17)+(3.33*.2)+(3.15*.16)+(2.00*.07) = 3.19$$

A value of 3.19 indicates that lack of savings is a very serious barrier to home ownership given that the maximum value possible is 4.00 (which would occur only if every respondent indicated that this is a very serious problem to them). However, the weighted value is smaller than the unweighted average value (3.30) this barrier has if the income structure is not adjusted. Because the sample includes a disproportionate number of respondents in the lower income category and these households rate this as a very serious barrier at relatively high levels, the adjusted or weighted value for this barrier is deemed to be a better reflection of the importance the Band as a whole places on this barrier. Table A2 shows how the weighted and unweighted values compare for all the homeowner barriers and issues considered.

| Barrier | Wtd Avg | UnWtd Avg | Issue | Wtd Avg | UnWtd Avg |
|------------------------------|----------------|------------------|-----------------------------|----------------|------------------|
| Lack Savings | 3.19 | 3.30 | No Money | 2.38 | 2.46 |
| Poor Credit | 2.84 | 2.88 | No \$ Home Improvements | 2.20 | 2.29 |
| Homes not available | 2.58 | 2.74 | Poor Credit | 1.88 | 1.93 |
| Income too low | 2.38 | 2.77 | Unable Re-Finance | 1.87 | 1.93 |
| Too much debt | 2.31 | 2.37 | High Interest Rate | 1.78 | 1.82 |
| Length of mortgage | 2.14 | 2.25 | Lack Financial skills | 1.67 | 1.71 |
| Don't understand mortgages | 2.11 | 2.28 | Home Too Small | 1.66 | 1.70 |
| Property tax | 2.10 | 2.21 | Utilities | 1.59 | 1.67 |
| Don't understand buying home | 2.08 | 2.15 | Unable Maintain Home | 1.48 | 1.52 |
| Lack housing | 2.06 | 2.14 | Property Tax Problems | 1.44 | 1.48 |
| Income Unstable | 1.94 | 2.28 | Difficult Mortgage Payments | 1.41 | 1.45 |
| Unwilling to go into debt | 1.90 | 2.03 | Home Too Large | 1.18 | 1.20 |
| Poor Budgeting | 1.85 | 1.93 | | | |

Weights: very serious=4, serious=3, mildly serious=2, not serious=1 and by population share of each income level