

Flathead Indian Reservation

Housing Needs Assessment

Final Report



PREPARED BY

**BIG WATER
CONSULTING**



Executive Summary

The Salish and Kootenai Housing Authority (SKHA) initiated the Flathead Indian Reservation Housing Needs Assessment to better understand the housing needs of communities across the Flathead Indian Reservation, including the need for various types of housing and supportive programs. SKHA took a novel approach by involving a wide range of Tribal and non-tribal stakeholders in the development of the project's goals and survey instrument content, which resulted in the formation of the Flathead Housing Coalition.

The household survey component of the Needs Assessment engaged a statistically representative sample of 411 households, including 786 adults and 261 children. The data set created as a result of this project can be used to inform data-driven decision making for a wide variety of housing and community development projects for the Salish and Kootenai Housing Authority, the Confederated Salish and Kootenai Tribes, and the Flathead Housing Coalition members.

Key Takeaways

Demographics

- The population has a high proportion of children (those under the age of 18) and Elders (65 and older), both of which have higher care needs and are less likely to work. These demographic factors should be carefully considered when developing new housing, healthcare, and economic development programs.

Housing

- Many households on the Flathead Indian Reservation are affected by an acute housing shortage, resulting in high rates of overcrowding, a high incidence of substandard housing, and difficulty in finding new housing for sale or rent for both existing and potential residents.
- Overcrowding and concerns about healthy housing disproportionately affect American Indian and Alaska Native (AIAN) households and households with children, while difficulty finding new housing affects all residents.
- Affordable homeownership units and low-rent housing are the most desired types of new housing. To comfortably house the current population, an estimated 2,400 housing units would be required. Residents expressed a strong preference for living close to their current location, necessitating growth in all communities across the Reservation.
- According to the demographic findings, elder housing is an important, albeit less acute, housing need. A desire for an assisted/independent living facility or a skilled nursing facility was expressed by 21.7% of households. However, the need may not be great enough to warrant multiple facilities. Further outreach is recommended to determine an optimal location and level of care.

- Sober living is a type of housing that 10.7% of households require, implying that similar to elder housing, additional outreach should help determine the appropriate location and services required for a future facility.
- Many eligible households could benefit from the Low-Income Home Energy Assistance or Weatherization Assistance Programs to address housing issues and reduce utility costs, but many are unaware or unable to participate. Barriers to program implementation include limited funding and lack of skilled labor. Increasing support for these programs may help to address barriers and maintain the existing housing stock.

Employment/Education

- Many households expressed a desire for job training or education in the building trades, but 30.5% stated that their educational goals would need financial assistance. A collaboration with the Salish Kootenai College Building Trades Workforce Certification program could provide an opportunity to educate the next generation while also developing the workforce required to increase housing supply.

Homeownership Interest

- While 62.1% of households indicated a need for affordable homeownership units, only 26.8% expressed an interest in becoming homeowners. Aside from a lack of available housing, residents reported difficulties saving for a down payment and maintaining good credit. Survey respondents also reported a high level of interest in home maintenance and repair classes.
- Many of those interested in homeownership are currently unable to afford a mortgage without severe cost burden. If homeownership opportunities are made available for approximately \$200,000, nearly half of interested households would be able to afford a mortgage without paying more than 30 percent of household income to a mortgage payment.
- Expanding the reach and capacity of existing homeownership programs, with services to support both prospective and existing homeowners, would benefit many residents and support stable homeownership. Key program features should be credit repair, down payment assistance, and home maintenance education.

Health and Wellness

- At least one housing condition that may have an impact on health was reported by 26.9% of all households and 42.7% of AIAN households. SKHA and the Flathead Housing Coalition members should consider raising awareness of the Weatherization Assistance Program and/or applying for a Healthy Homes grant.
- Dental and optical services are the most needed types of health and wellness services, and many households reported that difficulty getting a convenient appointment was a significant barrier to receiving needed care, resulting in 30% of households delaying or not receiving care.

Contents

Executive Summary	1
Key Takeaways	1
Acknowledgments.....	5
Introduction to the Housing Needs Assessment.....	6
Project Background	6
Client Background	6
Project Purpose and Goals.....	10
Project Structure and Timeline	11
Results	16
Occupancy Type and Survey Response Rates	16
Summary of Responses	17
Respondent Demographics.....	18
Population Demographics.....	18
Housing	21
Household Size and Composition	22
Overcrowding.....	23
Current Housing Conditions	24
Housing Tenure.....	25
Household Expenses.....	26
Housing Needs and Preferences.....	27
Income and Finances	32
Employment	35
Transportation	38
Education	39
Health and Wellness.....	41
Lessons Learned	44
Actions to Consider	45
Funding Recommendations	47
Housing	47
Education	48
Employment	49
Transportation	49

Table of Figures

Figure 1: Household Survey Sampling Areas	12
Table 1. Sample Sizes by Sample Area	13
Table 2. Unworkable Address Points by Sample Area.....	16
Table 3. Vacancy Status by Sample Area.....	17
Table 4. Response Rates by Sample Area.....	17
Table 5. Median Age by Sample Area.....	19
Figure 2. Flathead Indian Reservation Age Distribution.....	19
Figure 3. Age Dependency Ratios by Sample Area	20
Table 6. Race by Sample Area	21
Figure 4. Distribution of Household Size by Sample Area	22
Figure 5. Distribution of Household Size by Sample Area, Households with Children	22
Table 7. Overcrowding Rate by Sample Area.....	23
Figure 6. Overcrowding on the Flathead Indian Reservation	23
Figure 7. Prevalence of Healthy Housing Concerns.....	25
Table 8. Housing Need by Sample Area.....	29
Figure 8. Housing Needed Among Surveyed Households	30
Figure 9. Desired Housing Features	31
Figure 10. Comparison of Household Income Distribution, Household Survey and ACS Data	33
Table 9. Household Income Distribution by Sample Area	34
Table 10. Median Household Income by Sample Area.....	34
Table 11. Household Poverty Rate by Sample Area.....	35
Figure 11. Unemployment Rates on the Flathead Indian Reservation	36
Figure 12. Barriers to Employment of Unemployed Adults.....	36
Figure 13. Household Goals in Need of Financial Support.....	37
Figure 14. Interest in Financial Assistance/Education	37
Figure 15. Commute Times by Sample Area.....	39
Figure 16. Comparison of Educational Attainment from Household Survey and Montana ACS Data	40
Figure 17. Job Training Interest Among Adults on the Flathead Indian Reservation.....	40
Figure 18. Median Age by Sample Area, Major Health Issues Affecting Households....	42
Figure 19. Barriers to Needed Health Services	42

Acknowledgments

We would like to thank Jody Cahoon Perez and all the staff at the Salish and Kootenai Housing Authority for their commitment and willingness to tackle a challenging project and engage with the communities of the Flathead Indian Reservation in a novel way. We would also like to thank the members of the Flathead Housing Coalition, including the City of Polson (Ed Meece), the City of Ronan (Dan Miller), Arlee Community Development Corporation (Marie Hirsch), Mission West Community Development Partners (Jim Thaden), Lake County Community Housing Organization (Dana Grant), the Town of Hot Springs (Randy Woods), the Town of St. Ignatius (Daren Incashola), Lake County Government (Gale Decker and Kate Stinger), Sanders County Community Housing Organization (Lisa Fried de Reyes), and Salish Kootenai College (Anthony Berthelote), for believing in the importance of working together to address the housing crisis and participating earnestly in the Coalition during this project's development and in the future.

A special thanks to survey managers Mike O'Halloran and Geneva "Monique" Gates and the committed field staff who contributed to this project's data collection efforts. This project's success would not have been possible without the hard work of the field staff team. Finally, we'd like to thank all the residents of the Flathead Indian Reservation who participated in the Needs Assessment process by completing the household survey, sharing their experiences in a focus group, or attending community meetings.

Project funding was received through a Training and Technical Assistance grant from the U.S. Department of Housing and Urban Development and administered by the National American Indian Housing Council. A separate grant from the Montana Healthcare Foundation further supported the project activities. These funding sources, along with input and involvement from the Flathead Housing Coalition members, drove the design and implementation of this Needs Assessment project.



Introduction to the Housing Needs Assessment

Project Background

The Flathead Indian Reservation Housing Needs Assessment was launched in November 2021 to understand the needs of the various communities on the Reservation related to housing and health. The project was initiated by the Salish and Kootenai Housing Authority (SKHA), the Tribally Designated Housing Entity of the Confederated Salish and Kootenai Tribes. However, SKHA recognized from the start of the project that successfully addressing the needs of community members would require cooperation with the various counties, municipalities, and unincorporated communities on the reservation. As a result, the initial planning sessions for the project included representatives from SKHA, the cities of Ronan and Polson, Arlee Community Development Corporation, Mission West Community Development Partners, Lake County Housing Authority, and Lake County Government. Later participants included representatives from the towns of Hot Springs and St. Ignatius, Sanders County, and Salish Kootenai College.

During project development, SKHA and other project stakeholders wanted to formalize their cooperation through a Memorandum of Understanding. This resulted in the formation of the Flathead Housing Coalition, with the mission of addressing the housing and health needs of all residents of the Flathead Reservation. This coalition intends to continue collaborating on housing and community development after the Needs Assessment ends.

Client Background

Confederated Salish and Kootenai Tribes Background

The Flathead Indian Reservation, located in Western Montana along US Highway 93 between Kalispell and Missoula, is the current home of the Bitterroot Salish, Upper Pend d'Oreille, and Kootenai Tribes, together known as the Confederated Salish and Kootenai Tribes. Historically, these tribes' territories included the whole of Western Montana and stretched into Idaho, British Columbia, and Wyoming.¹ Today, the reservation covers 1.3 million acres in four counties. While the reservation is primarily rural, it includes four municipalities— Polson, Ronan, St. Ignatius, and Hot Springs —and many unincorporated communities, including Pablo, where the tribal headquarters is located.²

Each tribe developed cultural practices over generations, generating a rich body of environmental

¹ <https://csktribes.org>

² Confederated Salish and Kootenai Tribes. (2021, February). Comprehensive Economic Development Strategy: February 2021. <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf>

knowledge intertwined with spiritual tradition and oral history, which continues to be passed down to this day.³ Historically, the Salish, or Sqélixw, moved seasonally and practiced a communal system of hunting, fishing, and harvesting: fishing occurred year-round, and they began harvesting bitterroot and other plants in early spring. They hunted and picked berries throughout the summer and fall, travelling east of the mountains to the most plentiful hunting grounds, and finally finished the year fishing and trapping during the winter. The band of Kootenai, or Aq=smaknik, that lived in the Dayton area was known as A•kicqanik, or ‘Fish Trap People.’ They traveled to fishing grounds in the spring, using lines, harpoons, weirs, and traps to catch trout, salmon, whitefish, and sturgeon, and then harvested roots from May to mid-June. They then moved east to hunt buffalo, as well as harvest berries and fruits through the end of the summer. In the fall, they continued to hunt and stored extra food for winter.⁴

The Bitterroot Salish, Pend d’Oreilles, and one band of Kootenai people were bound together in 1855 by the signing of the Hellgate Treaty. The tribes believed that by relinquishing millions of acres of territory, they would retain the exclusive rights to the Bitterroot and Flathead Valleys, as well as the ability to hunt, fish, and harvest on uninhabited areas of their aboriginal land. In return, the United States Government promised to provide tools and resources to help the tribes provide for themselves.⁵ However, in 1871, President Ulysses S. Grant went back on the treaty and demanded that the tribes leave their ancestral lands and relocate to the Jocko Reserve, now known as the Flathead Reservation. The vast majority of the Bitterroot Valley territory was revoked from the tribes, and members were massacred for hunting on uninhabited aboriginal land.⁶

Only 10 years after Confederated Salish and Kootenai Tribes were forcibly removed from their homelands, the Federal government, which had promised that the reservation would remain a safe haven for Native people, passed a law allowing white settlement on the Flathead Reservation. Despite protests, the reservation was swarmed by homesteaders in 1910, and claims were laid on much of the best land. Soon after, the Flathead Irrigation Project built over existing ditches, forcing tribal farmers to begin paying for water, and many families running subsistence farms were unable to afford the fees.⁷

By 1912, the Confederated Salish and Kootenai Tribes had only 400,000 acres of land left, which were largely unusable or inaccessible.⁸ Some individual tribal members had received private land allotments, but much of it was lost or sold away from the tribes before the Allotment Act was canceled in 1934.⁹ Although pro bono attorneys and others have helped the tribes buy back their land and resources, individually owned trust land only makes up 3% of the reservation today.¹⁰

After the passing of the Indian Reorganization Act, the tribes passed a constitution and bylaws, officially becoming the Confederated Salish and Kootenai Tribes of the Flathead Reservation in 1935. One year later, they became the first tribes to pass both a tribal constitution and a corporate

3 <https://csktribes.org>.

4 Confederated Salish and Kootenai Tribes. (2021, February). Comprehensive Economic Development Strategy: February 2021. <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf>

5 Ibid.

6 Confederated Salish and Kootenai Tribes. (2021, February). Comprehensive Economic Development Strategy: February 2021. <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf>

7 <http://www.cskthealth.org>

8 Confederated Salish and Kootenai Tribes. (2021, February). Comprehensive Economic Development Strategy: February 2021. <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf>

9 CSKT 2021 Comprehensive Economic Development Strategy; <http://www.csktsalish.org/>

10 CSKT 2021 Comprehensive Economic Development Strategy

charter.¹¹ The tribes later engaged with the Indian Self-Determination Act of 1976 and the Self Governance Demonstration Project in 1988 to become one of the first 10 self-governing tribes in the country, taking over 65 federal programs on the reservation—including Mission Valley Power—ultimately becoming fully self-governed in 1993.¹²

The tribes are governed by an elected Tribal Council made up of 10 members, each with four-year terms, representing 8 districts. The Tribal Council is advised by the Sélis-Qlispé and Kootenai Culture Committee on matters of cultural importance.¹³

Although the Confederated Salish and Kootenai Tribes have over 8,000 members—over 5,000 of which live on the Flathead Reservation¹⁴—the reservation has a total population of over 30,000, and the number of non-Native households on the reservation is relatively high due to the illegal colonization of the Flathead Reservation by white settlers.¹⁵ Overall, only 32.9% of reservation residents identify as American Indian or Alaska Native (AIAN) alone or in combination with other races, and less than half of the residents of each of the four towns and cities—Polson (5,148 total residents), Ronan (1,955 total residents), St. Ignatius (768 total residents), and Hot Springs (557 total residents)—identify as AIAN alone or in combination with other races. AIAN residents make up 25.8%, 39.8%, 46.9%, and 14.9% of the populations of these towns, respectively. However, some of the unincorporated communities have higher proportions of residents who identify as American Indian or Alaska Native alone or in combination with other races, with 53.3% in Arlee (720 total residents) 64.4% in Pablo (2,138 total residents), and 75.8% in Elmo (244 total residents).¹⁶

The Confederated Salish and Kootenai Tribes now manage 64% of the reservation land, 69 tribal programs in addition to previously federal programs, and 194 grant programs.¹⁷ They are the largest employer in Northwest Montana, employing 1,400 people with an annual budget of \$200 million in 2019.^{18, 19, 20} The tribes were the first to set aside their own wilderness area, and they invest heavily in their environment and natural resources, spending over \$10 million annually on natural resource and land management and maintaining strict air and water quality standards.²¹ The tribes also own six parent companies: S & K Electronics (SKE); S & K Business Services, Inc.; S & K Technologies, Inc.; Eagle Bank; S & K Gaming, LLC; and Energy Keepers.²²

The Confederated Salish and Kootenai Tribes provide a variety of services to their members and reservation residents. For example, the Tribal Credit Program has been providing loans to improve the social and economic status of members since 1936.²³ The Department of Human Resource

11 Ibid.

12 <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf> ; <https://csktribes.org>

13 <https://csktribes.org>

14 https://csktribes.org/index.php/component/rsfiles/download-file/files?path=CSKT%2BAnnual%2BReports%252FC-SKT_AR2021_Digital_SinglePgs.pdf&Itemid=101

15 CSKT 2021 Comprehensive Economic Development Strategy

16 U.S. Census Bureau. (2022). American Community Survey 5-Year Estimates (2017 – 2021).

17 CSKT 2021 Comprehensive Economic Development Strategy

18 <https://csktribes.org>

19 Confederated Salish and Kootenai Tribes. (2021, February). Comprehensive Economic Development Strategy: February 2021. <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf>

20 CSKT 2021 Comprehensive Economic Development Strategy

21 <https://csktribes.org>

22 CSKT 2021 Comprehensive Economic Development Strategy

23 Confederated Salish and Kootenai Tribes. (2021, February). Comprehensive Economic Development Strategy: February 2021. <http://cskteconomics.org/component/rsfiles/download-file/files?path=CSKT%20CEDS.Final.3.25.21.pdf>

Development provides child, elder, financial, employment, social, and transportation services to help tribal members achieve self-sufficiency through programs such as LIHEAP (winter heating assistance to low-income persons), Tribal TANF (welfare), and Tribal Vocational Rehabilitation.²⁴ Tribal Health has facilities in seven communities throughout the reservation and serves over 12,000 patients, with specialties ranging from audiology and behavioral health to optical and dental.²⁵

Salish and Kootenai Housing Authority

The Salish and Kootenai Housing Authority was established in 1963 and aims to provide quality affordable housing and to improve quality of life on the Flathead Reservation with respect to the Salish and Kootenai culture and identity.²⁶ Overall, the Flathead Reservation includes 15,422 housing units, 80.1% of which area occupied.²⁷ The Authority currently manages around 500 units— in addition to homeownership units, 50 Tenant-Based Rental Assistance vouchers, and a trailer park — and provides a range of programs and services, some available to members of the Confederated Salish and Kootenai Tribes or members of a federally-recognized tribe and some available to all residents of the reservation.²⁸

Housing Authority programs include foreclosure assistance, financial assistance, homebuyer's classes, credit counseling, post-purchase classes, and private home sale advertising. The Flathead Finance Program works with lenders to avoid foreclosure and may provide a loan of up to \$20,000 as a second mortgage, and first-time homebuyers with difficulty obtaining a mortgage may be eligible for down-payment assistance, closing cost assistance, or a subsidized mortgage. Assistance is available to low-income, first-time, CSKT member homebuyers for up to \$50,000.²⁹

Low-rent units are located in 11 communities throughout the reservation and rent is calculated as 30% of annual income, and the Housing Authority offers Tenant-Based Assistance to 50 households at any given time. The Salish and Kootenai Housing Authority has leveraged the Low-Income Housing Tax Credit program to partially fund 5 developments, including elderly and handicap-accessible units. The Housing Authority also runs a Transitional Living Center providing shelter, advocacy, counseling, support services, and referrals to outside agencies for families in crisis.³⁰

The Salish and Kootenai Housing Authority also provides help with weatherization and home improvement through its Home Improvement Programs. SKHA provides home health and safety repairs to low-income, CSKT member homeowners through the Department of Housing and Urban Development (HUD) Indian Community Development Block Grant (ICDBG) and Healthy Homes Programs, and the Bureau of Indian Affairs Home Improvement Program (HIP). Most of SKHA's recent activity in home improvement has been funded through the ICDBG program, although SKHA's Home Improvement Program policy notes the utilization of multiple funding sources.

24 <https://www.csktdhrd.org/>

25 <http://www.cskthealth.org>

26 Salish and Kootenai Housing Authority. (2022, June 16). Retrieved December 2, 2022, from <https://skha.org/>.

27 Bureau, U. S. C. (n.d.). Explore census data. Explore Census Data. Retrieved December 2, 2022, from <https://data.census.gov/>.

28 Salish and Kootenai Housing Authority. (2022, June 16). Retrieved December 2, 2022, from <https://skha.org/>.

29 Ibid

30 Salish and Kootenai Housing Authority. (2022, June 16). Retrieved December 2, 2022, from <https://skha.org/>.

A recently completed ICDBG grant was used to update the Transitional Living Center, and the Housing Authority also received an ICDBG 19-20 grant to fund the Flathead Finance Program and the Home Improvement program. Additionally, the Housing Authority was awarded the Indian Housing Block Grant – Competitive to replace 100 roofs and sidings, rehabilitate the interior of 30 units, completely rehabilitate 15 units, and build six new units over the course of five years, in addition to winning the Wells Fargo/National American Indian Housing Council grant to help elderly homeowners with home improvements.³¹

The Salish and Kootenai Housing Authority is currently developing nine homeownership units on tribal land, freeing up those rental units for families on the waitlist. They are also planning to build ten duplexes spread across the reservation through the IHBG Competitive Grant.

Project Purpose and Goals

The primary goal of this project, identified during initial consultation was to understand the amount of housing needed across the Flathead Indian Reservation, including the need for various types of housing, such as workforce housing and housing with supportive services. By engaging a multi-jurisdiction stakeholder working group to develop the survey content and administer the survey, the project creates statistically representative data sets that can be used to plan and develop housing in each municipality. Finally, project stakeholders are aware of the issues of overcrowding and homelessness that exist on the reservation but lack the quantitative data to support this knowledge and work toward addressing it. This project sought to gather high-quality, representative information to meet the housing needs of the population.

31 https://csktribes.org/index.php/component/rsfiles/download-file/files?path=CSKT%2BAnnual%2BReports%252FC-SKT_AR2021_Digital_SinglePgs.pdf&Itemid=101

Project Structure and Timeline

The project consisted of three phases: 1) Planning and Design, 2) Data Collection, and 3) Data Analysis and Reporting. Planning activities established project goals and timelines, developed data collection instruments, and gathered the resources and administrative support required to implement Phase 2. The second phase consisted of field-based data collection, focus groups, and community meetings. Phase 3 involved the analysis and reporting of the quantitative and qualitative data collected. An overview of the project timeline is provided below:

Events	Start Date
Initial planning session	11/15/2021
Determining survey content	11/29/2021
Developing survey instrument	12/6/2021
Promotion and outreach	2/16/2022
Initial field staff training	3/1/2022
Data collection and monitoring	3/7/2022
Data analysis and reporting	8/16/2022
Interviews, focus groups, and additional data collection	8/31/2022

Phase 1: Planning and Design

Initial project consultation and planning meetings were held virtually due to a ban on travel for Training and Technical Assistance providers necessitated by the COVID-19 pandemic. The first virtual meeting took place on November 15, 2021. Big Water Consulting staff met with SKHA staff and stakeholders from counties and municipalities on the reservation to discuss the goals of the project, available resources, project considerations, roles, and data to be collected. Based on the input gathered during these sessions, Big Water developed a list of potential survey topics and an action plan to prepare for the launch of data collection.

Project stakeholders include: SKHA Executive Director Jody Cahoon Perez and other staff members, staff members from the City of Polson, City of Ronan, Town of Hot Springs, Lake County, Sanders County, Lake County Community Housing Organization, Mission West Community Development Partners, and the Arlee Community Development Corporation.

The stakeholder group from the initial planning session became a working group for determining final survey content and promoting the project throughout the reservation. This group met weekly on Mondays through November and December to create PR materials and develop survey content.

The final survey instrument was developed based on input from the stakeholder group and Big Water's experience developing similar instruments. The final survey instrument and accompanying materials were submitted to Salish Kootenai College's Institutional Review Board for approval on

January 24 and approved on February 4, 2022. During this time, Big Water staff worked with the various county GIS technicians and publicly available datasets to create a comprehensive shapefile of all the properties on the Flathead Reservation.

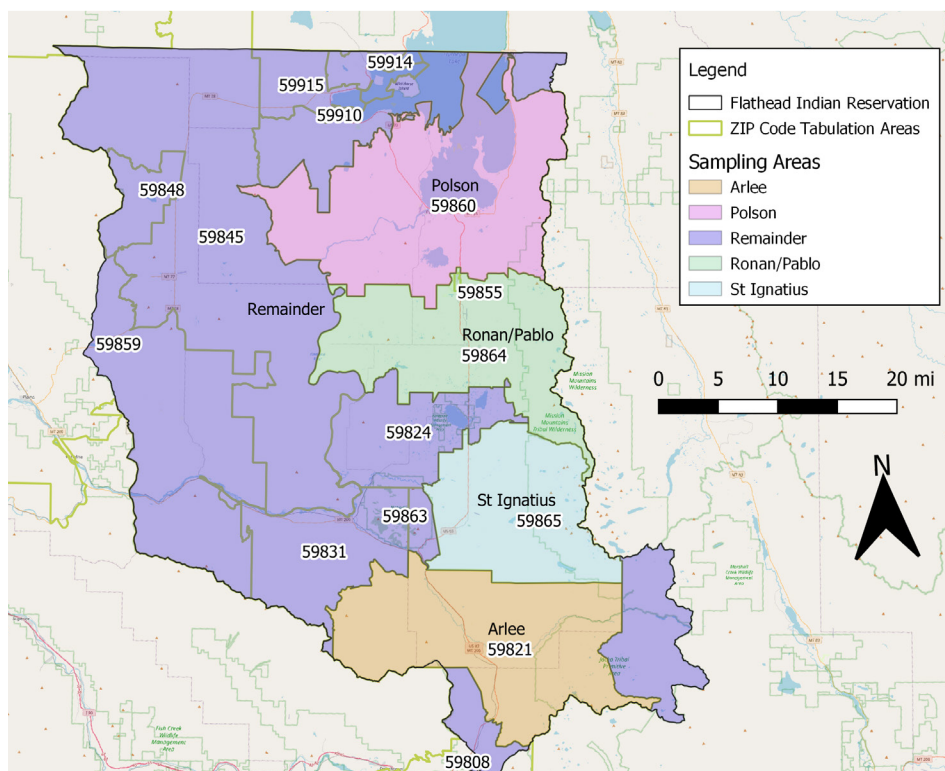
Phase 2: Data Collection

Sampling Methodology

A significant component of the Flathead Indian Reservation Needs Assessment is the collaboration between SKHA and the non-tribal communities on the reservation. The formation of the Flathead Housing Coalition was critical to the development of survey content, public relations and outreach, and survey implementation. As such, the Coalition members were interested in creating a dataset that could be used to inform decision making at the reservation and local levels.

This interest drove the decision to use a stratified random sampling method for conducting the household survey. Because the communities represented in the Flathead Housing Coalition include both incorporated municipalities and unincorporated areas, the sampling methodology uses ZIP Code Tabulation Areas (ZCTAs) to stratify the list of address points on the reservation. This decision ensured that each address point was assigned to only one stratum. While ZCTAs are not perfectly coincident with municipal boundaries, the use of ZCTAs will most accurately describe the local household conditions for each municipality or community. To balance the desire for high data resolution alongside project cost and feasibility, project coordinators proposed the use of five sample areas, corresponding to the ZCTAs for Polson, Arlee, and St. Ignatius, a dual-ZCTA sample area for Ronan and Pablo, and a final sample area including the remainder of the reservation area (referred to as “Remainder” in the rest of this report). The decision to stratify by ZCTA results in grouping Ronan and Pablo into a single sample area because the ZCTA associated with Ronan (59864) surrounds that associated with Pablo (59855).

Figure 1: Household Survey Sampling Areas



From the sampling frame of all 17,093 address points on the Flathead Indian Reservation, the addresses were split according to sample area as shown in Table 1. A simple random sample was taken from each sample area to generate the final survey sample. Details on the calculation of sample size are provided below.

Table 1. Sample Sizes by Sample Area

Location	ZCTA	Total Address Points	Addresses Sampled
Arlee	59821	1208	179
Polson	59860	6866	190
Ronan/Pablo	59864/59855	3606	188
St. Ignatius	59865	1503	180
Remainder	Various	3910	187
Flathead Reservation Total	N/A	17093	924

2020 Census data reports 15,422 housing units on the reservation, including 3,071 vacant housing units, for an occupancy rate of 80.1%. GIS data collected from Lake, Sanders, and Missoula counties shows 17,093 structures within the boundaries of the Flathead Indian Reservation.

Given the size of the reservation and the lack of detail available in the existing GIS data, non-residential address points were not able to be removed from the sampling frame. Because housing unit vacancy can change over relatively short intervals, the sampling frame also includes vacant units, erring on the side of caution. A vacancy rate of 20% was used to inflate the sample size, based on the 2020 Census data for the Flathead Reservation, and an additional estimated non-residential rate of 10% was based on the total number of housing units on the Flathead Reservation divided by the number of structures in the address point dataset, taken from the 2020 Census and the County GIS data, respectively. Taken together, this yields an anticipated invalid address (unworkable) rate of 28%.

The sample sizes for each sample area were calculated to achieve a 10% margin of error with a 95% confidence level to optimize the accuracy of data and the resources available for data collection. The sample sizes were then inflated according to an anticipated response rate of 70% and estimated levels of vacant and non-residential structures.

Field-Based Data Collection

Field Staff Training

Big Water conducted a two-day training for the survey manager and field staff at the SKHA offices from March 1 to 3, 2022. Training consisted of a detailed review of the survey instrument, best practices in data collection for sensitive topics, and instruction on the survey collection technology. To ensure full confidentiality and ethical research practices, each of the field staff members completed a five-part online training in research ethics through the U.S. Department of Health and Human Services' Office for Human Research Protections.

Survey Implementation

The survey instrument was hosted through Lime Survey, an online, open-source platform for survey data collection, beginning prior to the launch of the field-based effort. The Flathead Housing Coalition designed, printed, and mailed postcards with survey information, online survey URLs, and a unique survey code to all sampled households, which allowed Big Water's data analysts to match online responses to the corresponding addresses. Because not all addresses on the reservation receive mail delivery services, not all postcards were successfully delivered. Throughout the household survey data collection period, the survey manager and field staff encouraged respondents to complete the survey online to help optimize the use of field staff time.

Field-based data collection began March 7, 2022. Local field staff worked across the reservation to survey and visit each of the 924 addresses in the survey sample. Field staff began with the addresses that did not receive a postcard and left information about the survey at these households. They proceeded to visit all remaining addresses up to six times over the survey period.

Throughout the data collection period, Big Water's project coordinators performed quality checks using R statistical software to ensure survey completeness and to address possible entry errors. For instance, when a field staff member entered the age of a child in a household as over 18 years of age, the form alerted field staff that this response was invalid. When reported data were incomplete or fell out of normal ranges, they were flagged for survey manager follow-up via email or in-person.

The data collection period was initially set to close on July 5, 2022, at which point the field staff team had achieved a 58.2% successful response rate. At this time, the SKHA team and Big Water project coordinators elected to re-launch the survey from August 14 – September 18, focusing on the 203 households that remained pending at the end of the first stage of data collection.

During this time, the Flathead Housing Coalition members increased PR and outreach through targeted email lists, radio ads, and flyers. Prior to the survey re-launch, Big Water staff visited to conduct several focus groups and community meetings. The focus groups consisted of semi-structured discussions with groups recruited by members of the Coalition.

The objective of the focus groups was to provide context for the information gathered in the household survey by providing an understanding of participants' current and ideal housing situations, and the programs, services, and facilities used and desired by participants. The first focus group was held at the Salish Kootenai College on August 17th with a group of students and staff from the college. The second group was held immediately afterwards at the Salish and Kootenai Housing Authority with representatives from the Housing Authority's low-rent housing waiting list. The final focus group was held on August 19th at the K. William Harvey Elementary School in the City of Ronan with a group of employees of local businesses.

The Big Water team also held community meetings to provide information about the Needs Assessment, promote the household survey, and conduct informal discussions with residents about their experiences with housing on the Flathead Indian Reservation. Community meetings were held at Salish Kootenai College on August 17th and at the St. Ignatius Tribal Community Center and the Arlee Community Development Corporation offices on August 18th.

Over the course of the household survey re-launch, field staff successfully completed an additional 37 surveys, reaching an overall response rate of 63.8%.

Phase 3: Data Analysis and Reporting

Following the close of household survey data collection, Big Water staff performed additional quality control checks on the data set to ensure that responses were appropriately categorized and represented in the final output. This ensured that missed or skipped questions would not affect the mean or median values reported at the question level, and that custom responses to questions where participants had selected the option “Other” were classified and represented in the final dataset.

The stratified sampling method generates a dataset that can be reported at the sampling area level as well as the reservation-wide level. Many of the summary statistics in this report use the reservation-wide statistics to characterize the housing experience of the overall population. The methodology for estimating population characteristics is described below.

Data Analysis – Weighting by Sample Area

To accurately report data that represents the whole Flathead Indian Reservation requires combining the sample areas through a weighting process that accounts for the oversampling in smaller sample areas and the actual response rates from data collection. The weighting factor for a given sample area ($Weight_i$) is calculated by dividing the number of households in the sample area by the total number of households on the reservation, as shown in Equation 1.

Equation 1:

$$Weight_i = HH_i / HH_{tot}$$

HH_i is the number of households in a sample area, HH_{tot} is the total number of households, $Resp_i$ is the number of responses in a sample area, and $Resp_{tot}$ is the total number of responses.

The population characteristics (reflecting all sample areas) are calculated by summing the product of the sample area weights and sample area characteristics as shown in Equation 2.

Equation 2:

$$Char_{pop} = \sum_i^n (Weight_i * Char_i)$$

$Char_{pop}$ is the population characteristic and $Char_i$ is the characteristic for an individual sample area.

Results

Occupancy Type and Survey Response Rates

The survey sample was taken from a group of 17,093 address points, including non-residential and unoccupied addresses, which were unverifiable prior to the start of the survey. As a result, one of the first activities of the survey was to identify the occupancy type. Field staff visited each address point to attempt to complete a survey, classifying each point as existent/non-existent, residential/non-residential, and occupied/vacant/vacation home. Non-existent, non-residential, and unoccupied units were designated as “unworkable.”

The proportion of unworkable structures varies by sample area, as shown in Table 2. Prior to field work, the proportion of unworkable address points was estimated to be 28.0%, though the observed proportion is slightly higher at 30.3%.

Table 2. Unworkable Address Points by Sample Area

Sample Area	# Sampled	Total Unworkable	Percent Unworkable
Arlee	179	46	25.7%
Polson	190	76	40.4%
Ronan/Pablo	188	44	41.2%
St. Ignatius	180	37	23.4%
Remainder	187	77	20.6%
Total	924	280	30.3%

Field staff marked address points as non-existent where there was not a building on the property. This may have occurred if a building had been demolished or if the County GIS data was outdated. Non-residential buildings were not distinguished from residential addresses in the GIS data, so field staff also verified and made note of these address points. Vacant units and vacation homes hold the greatest significance of the unworkable addresses in this data set, because they are existing housing units where there is no full-time occupant. Field staff verified with neighbors and used follow-up visits to determine whether an unoccupied unit was vacant or a vacation home.

A vacancy rate of 5% is a commonly used indicator of housing shortage, by which only Polson would be classified as experiencing a housing shortage. However, field staff were unable to verify the condition of unoccupied units, so it is unclear whether vacant units would be available for immediate occupancy or would require rehabilitation. Polson, the sample area with the lowest vacancy rate (3.2%), also has the highest rate of seasonal vacation homes (21.1%). Except for the Remainder sample area, all the other sample areas had very low rates of vacation homes (<1%) and vacancy rates between 6.7 and 9.0%. The Remainder sample area is unique, with a high

vacancy rate (12.8%) and high rate of vacation homes (14.4%). However, all except for two of the vacation homes in the Remainder sample area are located along Flathead Lake. Vacant homes across the reservation were not clustered in any single geographic area but are spread evenly according to the observed housing density.

Table 3. Vacancy Status by Sample Area

Sample Area	Vacancy Rate (%)	Vacation Home Rate (%)
Arlee	6.7	0
Polson	3.2	21.1
Ronan/Pablo	9.0	0.5
St. Ignatius	7.8	0.1
Remainder	12.8	14.4

Summary of Responses

The overall response rate for the household survey was 63.8%. The household survey included the 411 survey responses, accounting for 786 adults and 261 children. As shown in Table 4, the sample areas with the highest response rates were Polson and Ronan/Pablo, likely a result of the sustained PR campaign and outreach concentrated in these areas. The Arlee, St. Ignatius, and the Remainder sample area received similar rates of field staff visits, but the project may have had lower visibility and awareness due to their rural character and distance from SKHA main offices.

Table 4. Response Rates by Sample Area

Sample Area	Workable Address Points in Sample	Completed surveys	Adjusted Response Rate	Completed surveys after Round 2	Response Rates after Round 2
Arlee	133	74	55.6%	80	60.2%
Polson	114	74	64.9%	79	69.3%
Ronan/Pablo	144	87	60.4%	100	69.4%
St. Ignatius	143	78	54.5%	87	60.8%
Remainder	110	62	56.4%	66	60.0%
Total	644	375	58.2%	411	63.8%

Respondent Demographics

One person from each household responded to the survey, either online or with a field staff member. Survey respondents were more likely to be older, slightly more likely to be female, and more likely to have completed some post-secondary education relative to the general population of the reservation. The median age of survey respondents was 59 years old (3 years older than the median adult household member), and respondents were 52.8% female, while 49.4% of all individuals in surveyed households were female. The characteristics of those who answered the survey questionnaire on behalf of their household may show bias in some opinion-based questions on the survey. For instance, a different household member may or may not have a different response to questions such as, “What are the biggest barriers to homeownership for members of this household?”

Population Demographics

Survey respondents reported basic demographic information for each individual living in the home. This included age, gender, race, marital status, employment status, and education level, along with other related information.

Age

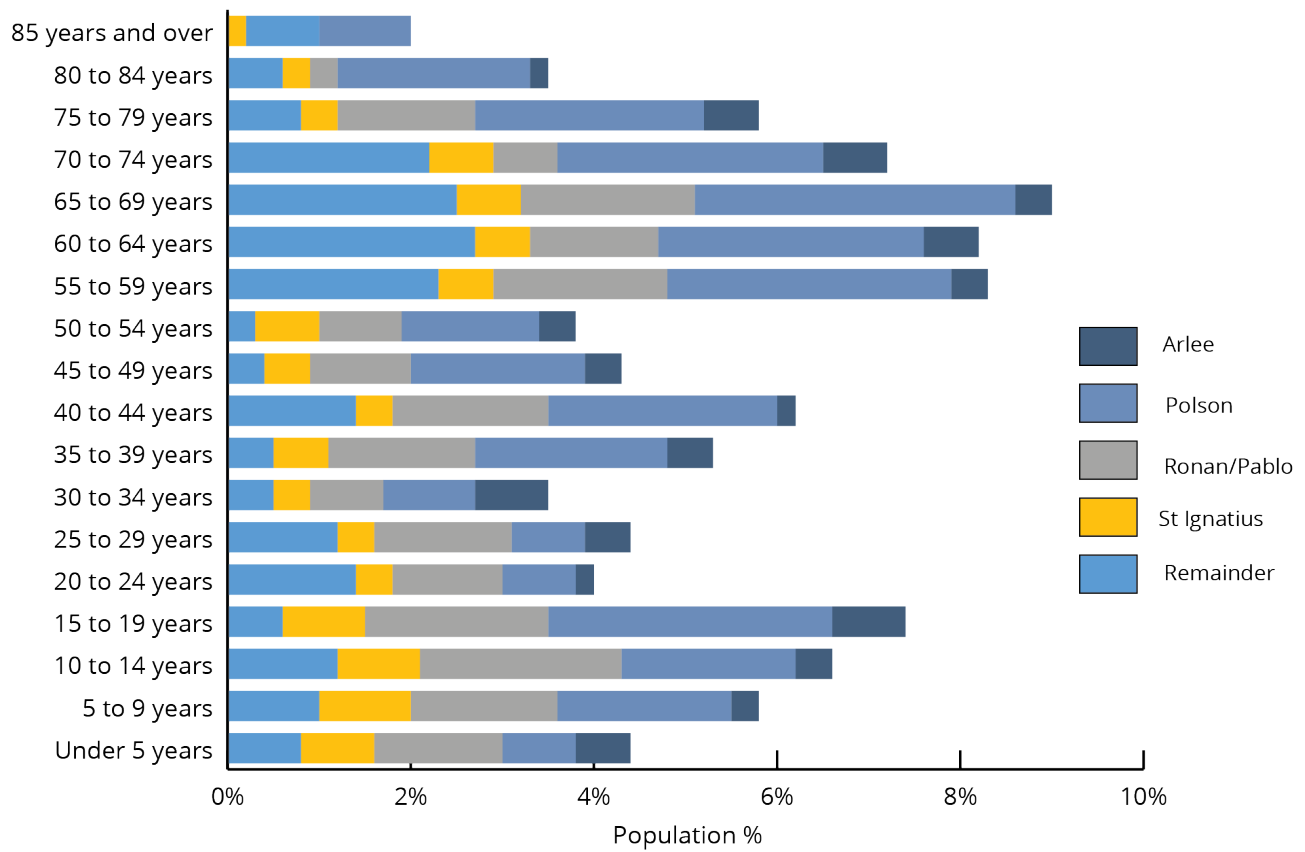
Data collected in this project indicate that the total population of the Flathead Reservation is 28,197, slightly lower than the 2020 Census count of 30,849. The median age of all individuals in surveyed households was 44 years old, higher than the U.S. median age of 38.4 years and the Montana median age of 40 years, according to the most recent estimates from the Census Bureau.³² However, the median age varies significantly across sample areas: the median age is much lower among households in Arlee, St. Ignatius, and Ronan/Pablo, and much higher in Polson and Remainder, as shown in Table 5. The variation in median age is impacted significantly by the high proportion of families with children in the Arlee, Ronan/Pablo, and St. Ignatius sample areas, in contrast to the large proportion of older households without children in the Polson and Remainder sample areas.

32 U.S. Census Bureau. 2021 American Community Survey, 5-Year Estimates. Accessed at: data.census.gov.

Table 5. Median Age by Sample Area

Sample Area	Median Age (years)
Arlee	39
Polson	53
Ronan/Pablo	39.5
St. Ignatius	39
Remainder	57

Figure 2. Flathead Indian Reservation Age Distribution

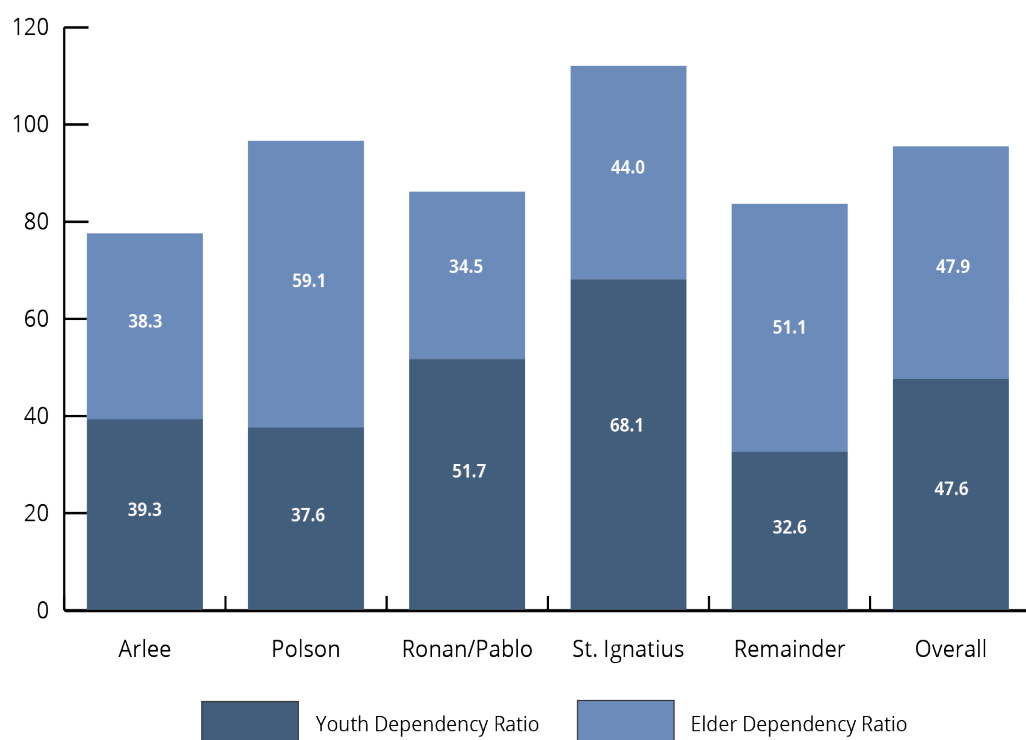


Age distribution has important implications for economic development, healthcare, education, and housing needs. One common way to concisely describe the age distribution across a population is through an age dependency ratio, which compares the working age population (defined here as people aged 18-64) to the populations of youth (<18) and Elders (65+). Populations with large proportions of youth will likely have greater needs for childcare and education, while those with large proportions of Elders may have greater needs for healthcare and home accessibility. Either situation creates a high age dependency ratio, meaning that a substantial proportion of the population is likely not working full-time and is thus more likely to be financially dependent on the working-age population.

The age dependency ratio for the Flathead Indian Reservation is 95.5, meaning that for every 100 working age adults on the reservation, there are 95.5 dependent individuals. For reference, the age dependency ratio for the U.S. is 62.7, with a youth dependency ratio of 36.6 and an elder dependency ratio of 26.1. In the state of Montana, the age dependency ratio is higher than in the nation at large at 67.7, driven almost solely by the larger proportion of older adults. The Flathead Indian Reservation exhibits dependency ratios even higher than the state of Montana, reflecting large youth and elder populations. In Arlee and Polson, the portion of the population under 18 is close to the national and statewide figures, and while Arlee's elder dependency is high compared to the rest of the country, Polson has the highest elder dependency ratio of any sample area at 59.1, over twice as high a proportion of 65+ residents as the national ratio.

In contrast, the St. Ignatius and Ronan/Pablo sample areas show extremely high youth dependency ratios, at 68.1 and 51.7, respectively. St. Ignatius also has a high elder dependency ratio, bringing its overall age dependency to 112.1 – meaning that there are more dependents among this population than working-age individuals.

Figure 3. Age Dependency Ratios by Sample Area



Race

The two most common racial groups on the Flathead Indian Reservation are White and American Indian/Alaska Native (AIAN), as shown in this survey and the most recent American Community Survey (ACS) data. However, the racial distribution of the population is not even across the sample areas. The AIAN population is the largest in the Ronan/Pablo, Arlee, and St. Ignatius areas, and smallest in Polson. Table 6 shows the racial distribution across sample areas for those identified as White alone, and AIAN alone or in combination with other races, and includes a comparison to the 2021 ACS reservation-wide data. ACS data does not include estimates for the sample area geographies used in this survey. However, the close match for race between the Needs Assessment and ACS data indicates that the Needs Assessment data should be broadly representative of the reservation overall, with the possibility of a slight bias towards AIAN residents.

Table 6. Race by Sample Area

	2022 Needs Assessment		2021 American Community Survey 5-Year Estimates	
	AIAN alone or in combination (%)	White Alone (%)	AIAN alone or in combination (%)	White Alone (%)
Arlee	35.8	55.8	--	--
Polson	23.5	70.0	--	--
Remainder	32.9	63.9	--	--
Ronan/Pablo	47.8	47.0	--	--
St. Ignatius	35.0	61.8	--	--
Overall	33.6	61.1	32.7	63.2

Housing

The household survey collected data on a variety of housing topics, including housing unit occupancy, tenure, cost burden, household composition, and housing condition and quality. The survey data is supplemented by the focus groups and community meetings conducted in August 2022.

This data shows a severe housing shortage on the Flathead Indian Reservation, resulting in high rates of overcrowding, high incidence of substandard housing, and difficulty in finding new housing for sale or for rent for both existing and potential new residents.

Household Size and Composition

The median household on the Flathead Indian Reservation consists of two adults and no children. 29.8% of households contained only one adult, and 55.4% had two adults. Only 26.9% of surveyed households had any children, and among these, the median number of children was two. 18.2% of households with children have only one caretaker adult, accounting for 24.1% of all children in surveyed households. 53.1% of households with children have two adults.

Figure 4. Distribution of Household Size by Sample Area

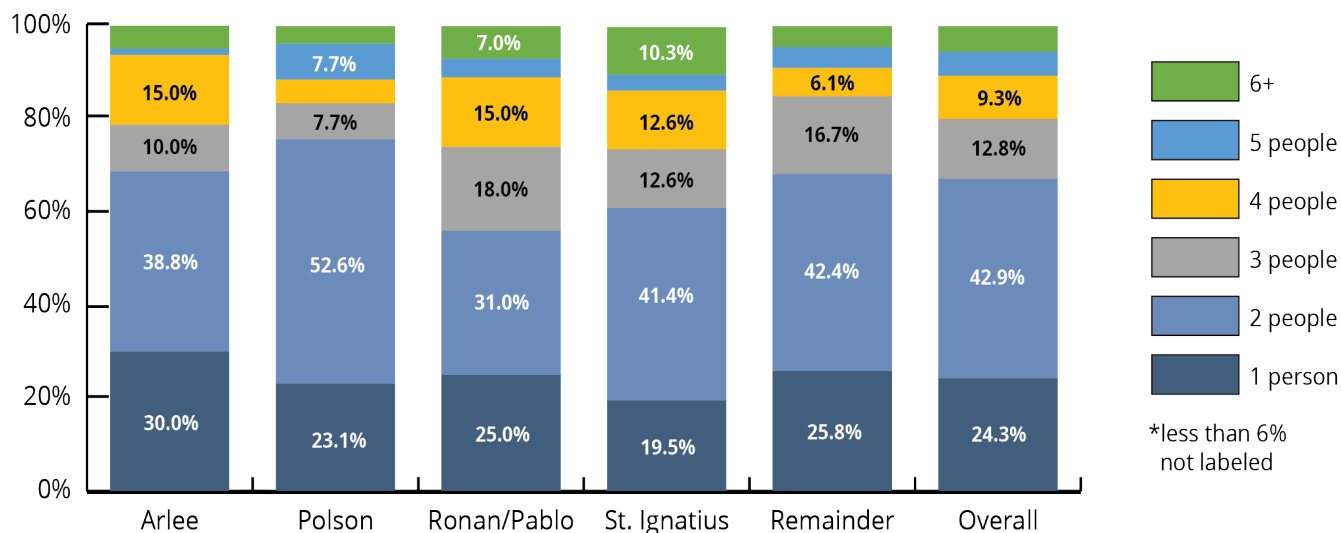
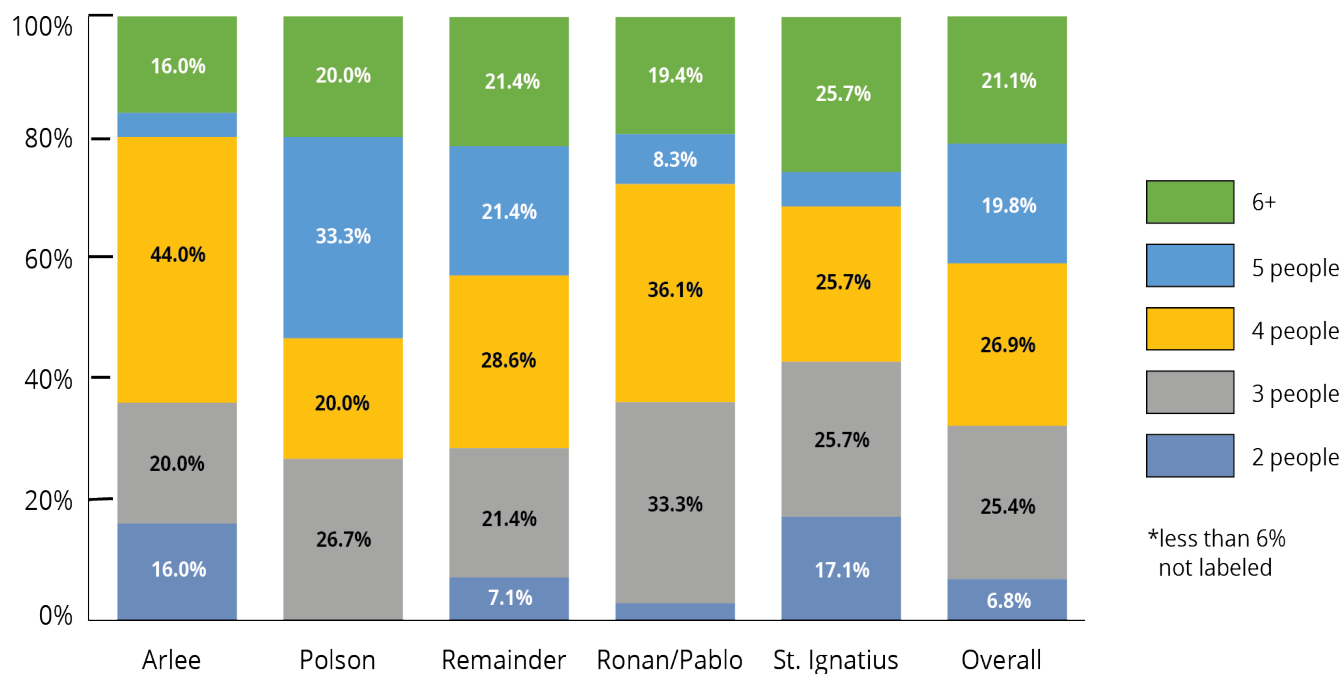


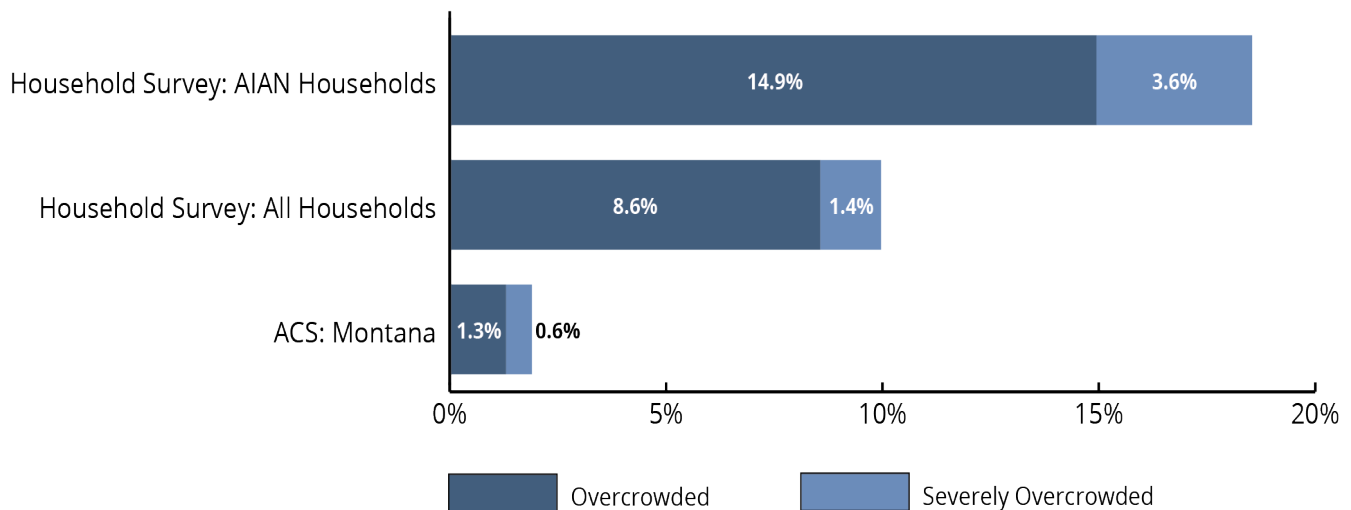
Figure 5. Distribution of Household Size by Sample Area, Households with Children



Overcrowding

Overcrowding is a common measure of housing shortage, defined by the United States Department of Housing and Urban Development (HUD) as a household with more than 1 persons per room. HUD defines severe overcrowding as greater than 1.5 persons per room. One in ten households surveyed experience overcrowding (10.0%), which is 5 times the rate reported in Montana (1.9%). Overcrowding is more prevalent and severe among AIAN households: 18.5% of respondent households with at least one AIAN member reported overcrowding.

Figure 6. Overcrowding on the Flathead Indian Reservation



As shown in Figure 5, households with children tend to be larger than those without. This has a significant impact on crowding, as 40.8% of children live in overcrowded households. As with many other household characteristics, rates of overcrowding are not the same across sample areas. The highest rates of overcrowding were seen in St. Ignatius (14.1%) and the lowest in Polson (6.5%).

Table 7. Overcrowding Rate by Sample Area

Sample Area	Overcrowding Rate (%)
Arlee	10.1%
Polson	6.5%
Ronan/Pablo	12.0%
St. Ignatius	14.1%
Remainder	10.8%
Overall	10.0%

Current Housing Conditions

The physical conditions of housing can have a direct impact on the quality of life of residents. This happens through various mechanisms, including direct exposure to environmental factors like mold, lead paint, or poor air quality, as well as more indirect factors such as an inoperable stove, which can make healthy eating more difficult, or poor lighting conditions, which can impact one's mental health.

Respondents were asked to rate the conditions of the exterior, interior, and utilities of their housing unit on a four-point scale from Poor (broken, non-existent, or does not work) to Excellent (new or recently serviced and suitable for foreseeable future). 78.1% of households reported that the exterior (including the siding, roof, and foundation) of their housing unit is in Good or Excellent condition; 21.9% reported that the exterior of their housing unit is in Poor or Fair condition. At the sample area level, 5.0% of households in Arlee and 5.9% in St. Ignatius reported that the exterior conditions of their housing were Poor, suggesting the need for immediate repair. Respondents reported a variety of issues, including leaky roofs and foundations, need for new windows or insulation/sealing, and need for replacement siding and new paint.

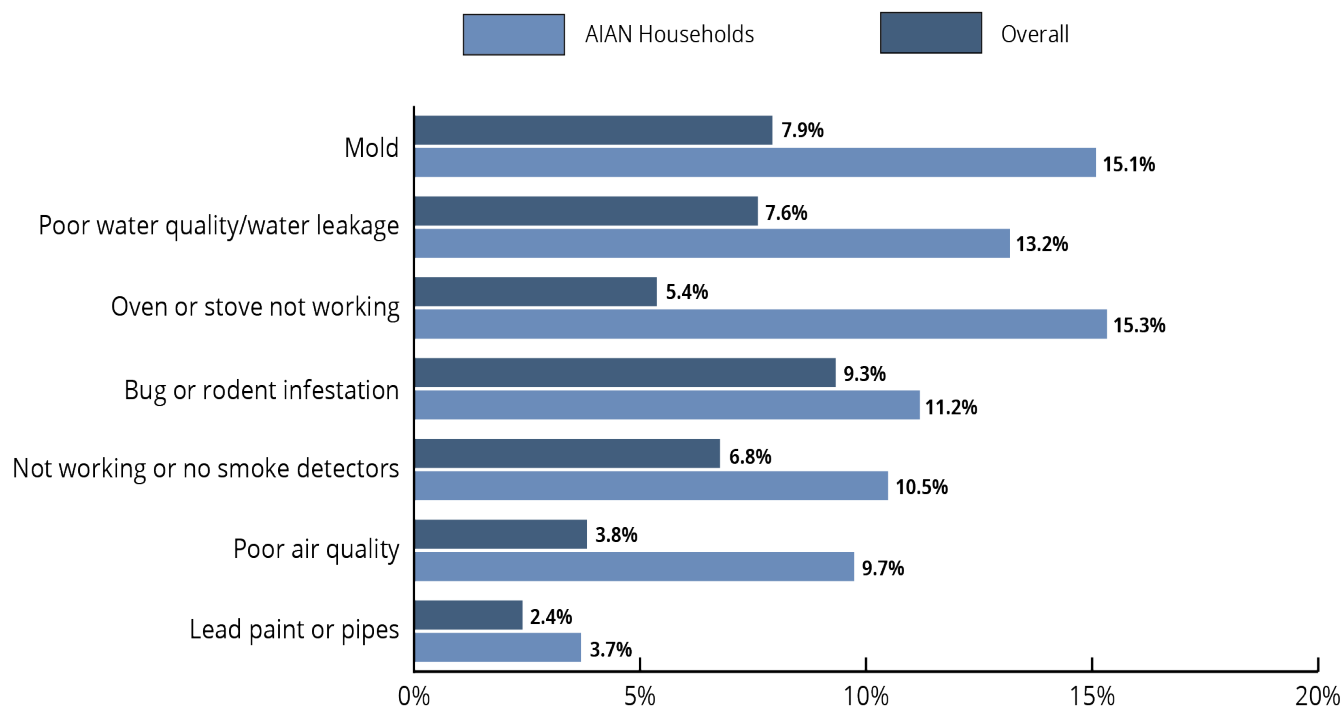
81.6% of households reported that the interior (including walls, floors, plumbing, and electrical) of their housing unit is in Good or Excellent condition. 5.1% of households in Arlee and 3.9% in Polson reported that the interior conditions of their housing units were Poor. Many respondents shared a need for plumbing or electrical work, and some reported a need for new flooring or insulation. Several connected the interior conditions to the presence of pests and mold conditions in their household.

82.6% of households reported that the utilities (including heating, cooling, water, and sewer) of their housing unit were in Good or Excellent condition, while 15.1% and 2.3% indicated they were in Fair or Poor condition, respectively. The most common concerns with utilities focused on household heating. These concerns included existing heaters that are broken or inadequate, the high costs of electricity or diesel for heating during winter months, and the need for better insulation. Other utility-related concerns mentioned issues with septic or sewer systems, and the need for replacement appliances.

Respondents were also asked about the presence of various housing conditions that may have an impact on health, including bug or rodent infestation, mold, poor water quality, poor air quality, lead paint or pipes, broken smoke detectors, or a broken oven/stove. 26.9% of all households surveyed reported at least one of these conditions, with the most common being bug or rodent infestation (9.3%), mold (7.9%), and poor water quality/water leakage (7.6%). These conditions were far more prevalent among AIAN households, affecting 42.7% of households with at least one AIAN member. The most common concerns reported among AIAN households were oven/stove not working (15.3%), mold (15.1%), and poor water quality/water leakage (13.2%).

Furthermore, 9.5% of households surveyed expressed concern that their housing conditions had negatively impacted their physical or mental health in the past year. Taken together, these results point to a significant need for the improvement of existing housing units.

Figure 7. Prevalence of Healthy Housing Concerns



Many of the household condition concerns relate to a need for weatherization and could be aided by the Montana Department of Public Health and Human Services (DPHSS) Weatherization Assistance Program. The program is administered through the SKHA Home Improvement Programs (for tribal members), and the Community Action Partnership – Northwest Montana (for non-tribal members). Based on the income and household information gathered in this survey, an estimated 48.7% of households would be eligible for the program.

Housing Tenure

Of the households surveyed, 75.7% own their home – 40.5% have a mortgage, deed of trust, or similar debt, and the remaining 35.2% own their home free and clear. 21.7% of households are renting, and 2.6% are occupying their housing unit without payment of rent. In comparison to the state of Montana, with a homeownership rate of 69.1%, this survey showed higher rates of homeownership for on-reservation households.

Homeownership rates in most sample areas are much higher, around 82% in four of the five sample areas. Ronan/Pablo is an outlier in this regard, with a homeownership rate of 60.0%, and rentership rate of 33.0%. These results are likely impacted by the presence of both main low-rent housing providers – SKHA in Pablo and Lake County/Ronan Housing in Ronan, which maintain many, though not all, of their low-rent housing options in this area.

However, across the reservation, most rental units are managed by private landlords, including 62.2% of the renter households surveyed, accounting for a majority of renter households in

every sample area except for St. Ignatius.³³ SKHA is the largest manager of rental housing on the reservation, accounting for approximately 14.8% of rental houses surveyed, including 25.0% in St. Ignatius, 23.5% in Arlee, and 20.0% in Ronan/Pablo.

During focus groups and community meetings, residents shared that finding housing for rent is extremely difficult. The waiting list for SKHA housing gives preference to enrolled CSKT members over those enrolled in other tribes, and often takes more than two years even for CSKT member applicants. When speaking to a group of residents on the SKHA waiting list, one person shared their experience being on waiting lists for multiple providers of public housing across Montana without any success. With the lack of housing available nearby, some shared the experience of going to Missoula to try to find housing, only to experience discrimination, being asked, “Why don’t you go to your own housing authority?” Students and employees at the Salish Kootenai College shared their challenges to find reliable housing for sale or for rent, and college administrators shared the numerous occasions where students ended up living out of a car in order to stay close enough to school, and prospective staff ultimately turned down a job offer after being unable to find housing for sale or for rent.

Challenges in finding housing affect non-tribal residents as well. In a focus group in Ronan with employees of local businesses, residents shared their difficulties finding housing. One company rented a house temporarily to give new employees a place to land while looking for permanent housing, though they had to negotiate a lease extension after failing to find a permanent place. One resident told of a coworker who opted to live in Missoula where housing was available and to commute, but who had to quit the job when gas prices rose, and the commute was no longer tenable. Both tribal and non-tribal residents expressed that finding a place to rent required “knowing someone who knows someone,” emphasizing the precarity facing anyone looking for rental housing.

Across focus groups, many residents expressed a desire to become homeowners for the certainty and stability it would provide, especially those currently on the SKHA waiting list, some of whom were currently or recently experiencing homelessness. In the last few years, residents who are currently looking to purchase a home have seen home prices increase two to threefold, far exceeding their ability to buy. One resident offered, “I want a safe place to live out my life... a place to raise a family and not go into debt or end up homeless.”

Household Expenses

Among homeowners who have an outstanding mortgage, the median monthly payment ranges from \$1,000 and \$1,230 across sample areas, with the highest median mortgage payments in St. Ignatius and Polson. As a result, approximately 21.9% of homeowners spend more than 30 percent of their income on their mortgage payment.

The median rent paid varies significantly across sample areas, from a minimum of \$237.50 in St. Ignatius to \$785 in Polson. Correspondingly, the rent burden,³⁴ or fraction of household income

³⁴ However, 25% of renter households in St. Ignatius did not specify their landlord.

³⁴ The U.S. Department of Housing and Urban Development defines “rent-burdened” as spending more than 30% of income on housing.

spent on rent, varies across the sample areas as well. While the results of this survey estimate that 44.8% of renter households on the reservation are rent-burdened, the rent burden is more significant for renter households in Polson, where two-thirds of households spend more than 30 percent of their household income on rent. In the state of Montana, approximately 42% of all households spend more than 30 percent of their income on rent.³⁵ When households were asked how worried they were about being able to pay rent or mortgage in the next month, 12.8% of households said they were “Somewhat worried” or “Very worried.”

84.4% of households on the Flathead Indian Reservation use electricity to heat their homes. Wood and propane are the next two most common heating fuels, used by 33.5% and 30.3% of households, respectively. 47.7% of households use more than one type of fuel to heat their homes in the winter. Across sample groups, median monthly utility payments ranged from \$160 to \$225. Based on these costs, we computed the percentage of household income that goes to household heating and found that an estimated 12.4% of all households on the reservation face utility burden, spending 20% or more of their income on household heating, including 16.3% of those in Arlee and 14.9% in Ronan/Pablo. Among households with at least one AIAN member, utility burden is nearly twice as common, affecting 23.6% of households. When households were asked how worried they were about being able to pay gas, oil, or electricity bills in the next month, 18.3% of households said they were “Somewhat worried” or “Very worried.”

Fortunately, programs such as the Low-Income Home Energy Assistance Program (LIHEAP) can help to address utility burden. This survey found that while 48.2% of households are eligible for LIHEAP, only 15.8% of households received assistance. Increasing awareness of the program has the potential to make an even larger impact among AIAN households, of which 62.6% are eligible and only 31.7% receive LIHEAP assistance.

Across a range of household expenses for the next month, survey respondents were most worried about being able to pay off debts (19.6% “Somewhat worried” or “Very worried”), followed by being able to pay gas, oil, or electricity bills (18.3%). Fewer households were worried about being able to pay medical costs (16.0%), being able to pay rent or mortgage (12.8%) or having enough to eat (8.4%). At the time this survey was conducted, both SKHA and the state of Montana were still actively administering the Emergency Rental Assistance Program (ERAP), which may have offered some relief to those households concerned about housing or utility payments. Although ERAP has since expired, the Homeowner Assistance Fund (HAF) program, through either SKHA or Montana Housing, helps cover household expenses for homeowners.

Housing Needs and Preferences

On the Flathead Indian Reservation, an average of 23.5% of households have more than one family, including one out of every four households in the Arlee and Ronan/Pablo sample areas. These households house a variety of family types, including single adults, parents or caregivers with children, and couples without children. This type of living arrangement is commonly referred to as “doubling up,” and is one of the most common ways of dealing with high housing costs or

36 Amestoy, Austin. 12 December 2022. Montana Public Radio. Accessed at: <https://www.mtpr.org/montana-news/2022-12-12/the-share-of-rent-burdened-households-dropped-since-2016-census-bureau-says>.

housing shortages.³⁶ The 98 doubled-up households included 48 families of parents/caregivers with children, 29 couples without children, and 86 single adults.

Single adults were the most common type of doubled-up family, with at least one single adult present in nearly all doubled-up households, though 34 of the 86 households included multiple single adults. Adult children living with their parents, grandparents living with their children and grandchildren, or another friend/family member living with a family unit are among the remaining 52 doubled-up households with single adults.

Among those surveyed, doubled-up households included 104 children across 47 households. Children are most likely to live in doubled-up households in Polson (67.6%), and an estimated 47.1% of all children on the reservation live in some type of doubled-up household.

The most common reason reported for doubling-up among households with multiple families was a preference to live together, which included 55.6% of doubled-up households in Polson and 50.0% in Arlee. The second most common reason for doubling-up (32.8% of households reservation-wide), including a majority (53.3%) of households in Ronan/Pablo, was a lack of available housing. Other common reasons for doubling up were a lack of funds to pay rent or mortgage (25.7% of doubled-up households), and the convenience of child/elder care (19.0% of doubled-up households).

The majority of families (79.5%) contribute to the monthly housing payment, whether rent or mortgage. Even in households where some families do not contribute financially to the monthly housing payment, many doubled-up families find other ways to contribute to the household's well-being. Housework/yardwork (50.4%), groceries (45.9%), and contributing money towards other expenses (33.8%) were the most common contributions of doubled-up families.

As this survey found, doubling-up frequently results in higher rates of overcrowding: 18.3% of doubled up households are overcrowded, and 4.1% are severely overcrowded, for an overall overcrowding rate of 22.4% - more than twice the rate observed for the average household on the Flathead Indian Reservation. While multigenerational, shared, or doubled-up housing may be culturally desirable and is in fact an indication of positive social values to assist community members in need, negative physical and mental health impacts may occur when housing units are not large enough to accommodate large, intergenerational households.

Quantifying Housing Need

There were 230 separate families among the 98 doubled-up households, requiring 132 additional housing units to accommodate each family in their own household. Extrapolating across the entire reservation, an estimated 3,615 housing units would be required in order to provide each family units with their own home (Method 1). However, a sizable proportion of doubled-up households (47.7%) stated that they prefer to live together. Taking this into account, the projected housing need is reduced to 1,914 units (Method 1a).

In addition to the number and type of families living in each household, the survey asked how

37 Gartland, Erik. September 6, 2022. Center for Budget and Policy Priorities. "Hidden Housing Instability: 3.7 Million People Live in Doubled-Up Households." Accessed at: <https://www.cbpp.org/blog/hidden-housing-instability-37-million-people-live-in-doubled-up-households>.

many additional housing units would be required to comfortably house those currently living in a surveyed household. When including all respondent households, the projected self-reported housing need is 3,927 units (Method 2). Including only the responses from currently doubled-up households (those with more than one family), the projected housing need is 2,301 units (Method 2).

Finally, the estimated number of housing units required to alleviate overcrowding among households currently experiencing overcrowding (10.0% of total household units) is 556 units. Table 8 shows the projected housing need by sample area for each calculation method.

Table 8. Housing Need by Sample Area

Sample Area	Method 1: Housing based on # of families/ household	Method 1a: Method (1) minus those who prefer to live together	Method 2: Self- reported housing need	Method 2a: Self- reported housing need among households with >1 family	Method 3: Housing Need to address overcrowding
Arlee	259	130	225	158	46
Polson	1356	603	1617	731	134
Ronan/Pablo	995	664	912	691	166
St. Ignatius	412	220	371	302	85
Remainder	593	297	802	419	125
Total	3615	1914	3927	2301	556

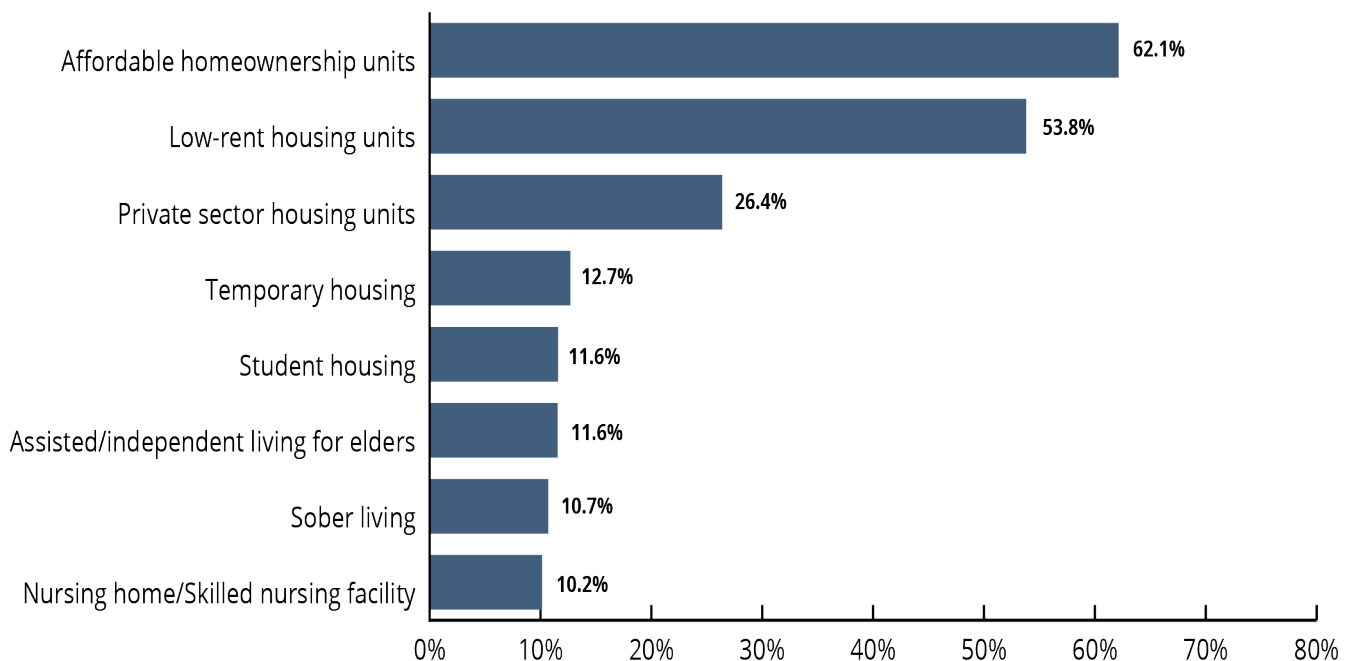
The current housing shortage is most likely somewhere in the middle of these Figures considering units that need to be replaced to address unit deficiencies and excluding from the total those families who wish to continue living together. Polson and Ronan/Pablo, the most populous sample areas, had the highest level of housing needs (measured in number of units) across all methods. However, the projected housing demand necessitates comparable rates of growth across sample areas. If the goal is to address overcrowding (according to Method 3, the most conservative estimate), the required growth ranges from approximately 3 to 7 percent. Building enough housing to meet all self-reported need (Method 2), on the other hand, would necessitate housing growth ranging from approximately 25 to 39 percent across sample areas.

By far the majority of households would prefer to stay in their current location if safe, sanitary, and affordable housing were available. Over 90% of respondent households in Arlee, Polson, and Ronan/Pablo indicated that they would prefer to stay in their current neighborhood. While 75.6% of respondents in St. Ignatius indicated that they would prefer to stay in St. Ignatius, 20.0% said they would prefer to live in Ronan and 13.3% in Polson. Other notable responses included 32.9% of Ronan/Pablo sample area households expressing interest in living in Polson and 15.7% of Polson households expressing interest in living in Ronan.

Housing Type

The most common types of housing needed by households that reported needing additional housing for current members of their household were affordable homeownership units (62.1%) and low-rent housing units (53.8%). Affordable homeownership was the highest reported need in Arlee and Ronan/Pablo sample areas (76.9 and 68.4% of respondents, respectively), and the least interested in St. Ignatius sample area (47.4% of respondents). Households in the Ronan/Pablo sample area desired low-rent housing the most (78.9%) and the least in Polson (36.0%). At 26.4% of households, the next highest reported housing need was for private sector housing units for sale or for rent at fair market rates. Other important housing types needed include some type of elder housing: Assisted/independent living is a need for 11.6% of all households and 30.8% in Arlee, while a nursing home or skilled nursing facility is a need for 10.2% of households; student housing is a need for 11.6% of households including 23.1% in Arlee, 16.0% in Polson, and 15.8% in Ronan/Pablo; finally, 10.7% of households expressed a need for sober living housing.

Figure 8. Housing Needed Among Surveyed Households

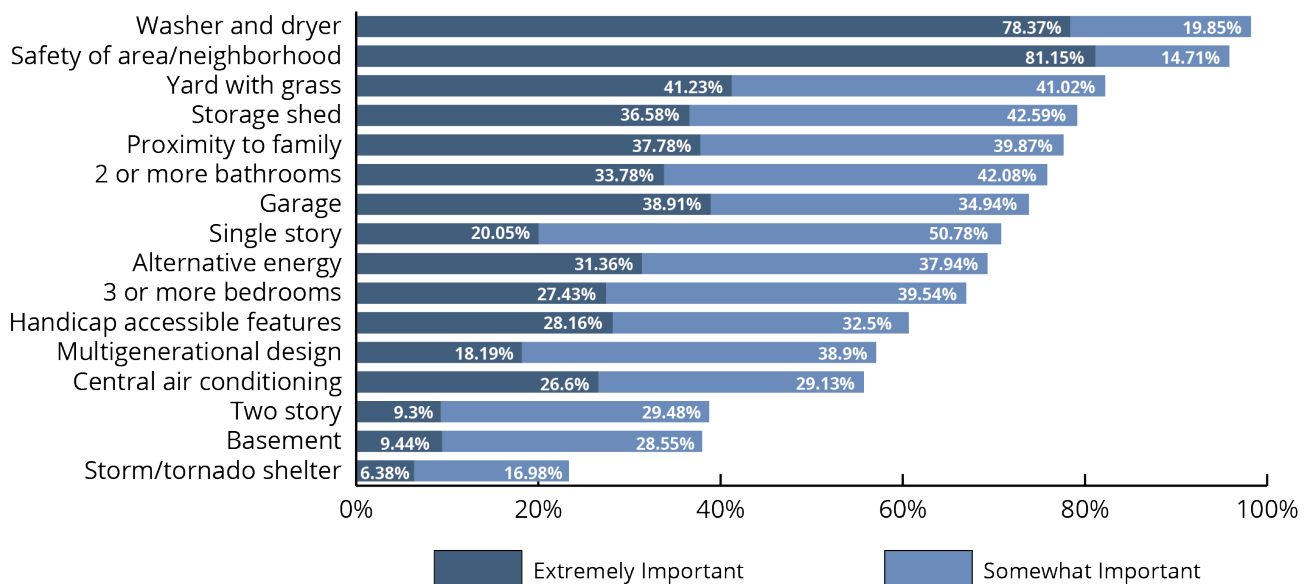


Separately, all households were asked for their opinion on what types of housing are most needed to serve the Flathead Indian Reservation's communities. Responses to this question indicate a willingness to accept a variety of housing types, including those with supportive services, as well as an awareness of the variety of needs on the reservation, even if they are not directly related to one's own household members. The two most needed housing types among 368 respondent households were low-rent housing units and affordable homeownership units, which was consistent with responses from households in need of additional housing. Affordability is a key concept in these responses, as confirmed by focus group discussions. Prospective homeowners reported being unable to find a home within their price range despite being approved for a mortgage. Those looking to rent expressed similar difficulty in finding an affordable rental unit on the open market, as well as a years-long wait for the limited supply of low-rent housing through SKHA or other housing providers.

Housing Features

Respondents were given the opportunity to rate the importance of various home features on a scale of 1-4, with 1 being Not at All Important, and 4 being Extremely important. For respondent households, the most important housing features were a washer/dryer (98.2% reported either Extremely or Somewhat Important) and safety of the area/neighborhood (95.9%). Having a yard with grass was rated highly, with 82.2% indicating that it is Extremely or Somewhat Important. Storage space is an important amenity, whether as a storage shed or garage – 79.2% and 73.9% of households rated these features as Extremely or Somewhat Important, respectively. Although it is not a physical feature of housing, 77.7% of households rated proximity to family as Extremely or Somewhat important. Fewer (57.1%) households indicated that multigenerational design was important, though this technical term may have been misunderstood by survey participants. Given the high percentage of multi-family households who wish to continue living together, multigenerational design may meet the needs of these families as well as those interested in being close to family.

Figure 9. Desired Housing Features



Homeownership Interest

26.8% of respondent households reported that at least one household member was interested in becoming a homeowner, whether through buying a home (11.7%), renting-to-own (3.6%), or either option (11.5%). Among those interested in some type of homeownership program, the biggest barriers to owning a home were lack of available housing (59.2%) and difficulty saving enough for a down payment and closing costs (55.8%). Less significant barriers included not enough income (27.6%), poor credit history (19.5%), and inability to get a land lease/lot in desired location (18.3%). As suggested by the most frequently reported barrier to homeownership, a lack of available housing has driven up the cost for existing housing – one focus group participant reported seeing a house that would have been affordable a few years ago increase two- to threefold over that time.

Of the survey respondents who are interested in homeownership and provided their household income, 40.5% earn less than 50 percent of the Median Family Income for Lake County³⁷ (<\$32,150), 20.0% earn between 50 and 100 percent of the Median Family Income (\$32,150-64,300), 18.3% earn between 100 and 150 percent (\$64,300-96,450), and 21.2% earn above 150 percent of the Median Family Income (>\$96,450).

The cost to develop a new, moderately designed house on the Flathead Indian Reservation, as defined in the Indian Housing Block Grant Formula, was estimated at \$369,747 in 2022.³⁸ At this price, more than 60% of interested households with an income would have to pay more than 30 percent of their monthly income towards a mortgage payment.³⁹ However, if SKHA and the Flathead Housing Coalition members can develop units at a \$200,000 price point, nearly half of the households interested in homeownership will be able to afford the homes without spending more than 30 percent of their monthly income on mortgage.

Income and Finances

On the Flathead Indian Reservation, households receive income from a variety of sources. Although this varies across survey areas, the majority of households (54.6%) derive their income from wages, salaries, commissions, bonuses, or tips. Only 44.9% of Polson households earn an income from wages, compared to 67.6% of Arlee households and 64.0% of Ronan/Pablo households. Self-employment generates income for 21.6% of households. 18.6% of homes receive per-capita payments on average across the reservation, with 32.6% of households in Ronan/Pablo, 26.5% in Arlee, 25.3% in St. Ignatius, and only 5.8% in Polson.

On the Flathead Indian Reservation, a significant portion of the adult population – 244 of the 786 adults in surveyed households, or 176 of the 411 households – are retired. 37.3% of households receive income through Social Security or Railroad Retirement, and 19.1% of households receive retirement, survivor, or disability pensions.

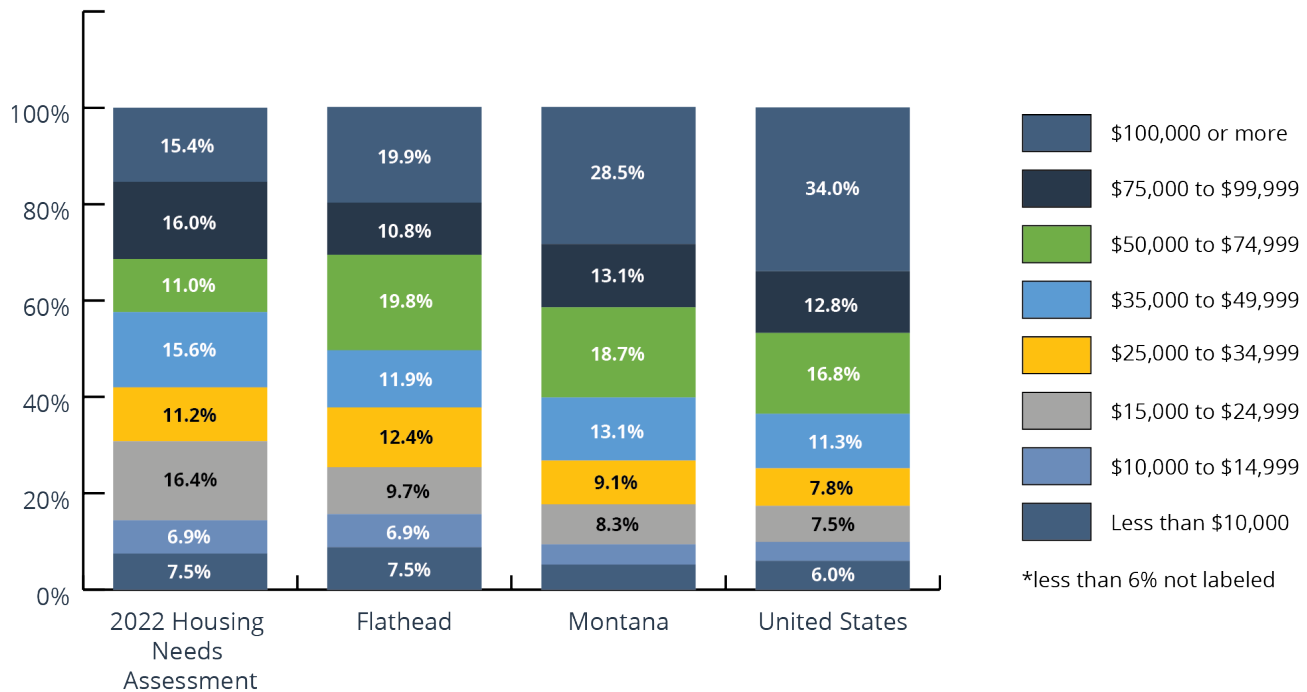
When compared to the American Community Survey estimates for the same area, the household survey revealed a greater percentage of people on the reservation with annual household earnings below \$25,000. Both the household survey and the American Community Survey estimates for the Flathead Indian Reservation reveal larger proportions of the population at lower income brackets. In Figure 10, these comparisons are shown.

37 U.S. Department of Housing and Urban Development. Median Family Income Calculation Methodology. Accessed at: <https://www.huduser.gov/portal/datasets/il/il2022/2022MedCalc.odn>.

38 U.S. Department of Housing and Urban Development. FY 2022 Indian Housing Block Grant Formula Data for the Salish and Kootenai Tribes. Accessed at: <https://ihbgformula.com/FRFFY2022/Salish%20and%20Kootenai%20Tribes.pdf>.

39 Assuming an interest rate of 5%, 30-year mortgage, with 15% down payment.

Figure 10. Comparison of Household Income Distribution, Household Survey and ACS Data



The income distribution of the population can also be characterized according to the family size using the Area Median Income (AMI) standards established by HUD.⁴⁰ This allows for categorizing each household by their size and income level and is used as a primary criterion for determining eligibility for residents of Low-Income Housing Tax Credit (LIHTC), and other critical affordable housing development programs. A breakdown of household income by sample area is shown in Table 9. This indicates that 55.9% of households surveyed have a household income below 50 percent of AMI, and 83.2% have a household income below 100 percent of the AMI. Montana Housing, the administrator of the LIHTC program in the state of Montana, outlines the selection criteria for LIHTC project funding in their Qualified Allocation Plan (QAP), giving significant preference to projects that serve tenants earning, on average, below 53% AMI.⁴¹ The Ronan/Pablo sample area has the highest proportion of households below 50% AMI. SKHA maintains 278 low-rent housing units in Ronan and Pablo, likely contributing to the large proportion of households below 50% AMI in this area.

40 Department of Housing and Urban Development. FY 2022 Income Limits Documentation Summary. Accessed at: <https://www.huduser.gov/portal/datasets/il/il2022/2022summary.odn>.

41 Montana Housing. 2023 Qualified Allocation Plan. Accessed at: https://housing.mt.gov/_shared/Multifamily/docs/2023QAP.pdf.

Table 9. Household Income Distribution by Sample Area

	Arlee	Polson	Ronan/Pablo	St. Ignatius	Remainder	Overall
Less than 30% AMI	18.0%	14.6%	27.1%	16.7%	22.9%	19.9%
30 - 50% AMI	36.0%	35.4%	37.1%	40.9%	33.3%	36.0%
50-80% AMI	18.0%	18.8%	20.0%	22.7%	22.9%	20.3%
80%-100% AMI	4.0%	6.3%	7.1%	9.1%	8.3%	7.0%
100-120% AMI	12.0%	8.3%	1.4%	6.1%	4.2%	5.8%
120-150% AMI	8.0%	16.7%	7.1%	3.0%	6.3%	6.3%
Greater than 150% AMI	4.0%	0.0%	0.0%	1.5%	2.1%	0.9%

The household survey shows a lower median income than that of Montana at large: the median income for respondent households is \$43,144, compared to a median income of \$56,539 for the state of Montana. For households with at least one AIAN member, the median income is even lower, at only \$38,344. Out of the five sample areas, the median income among those who responded to the question was highest in Arlee at \$55,000 and lowest in Ronan/Pablo at \$36,000.

Table 10. Median Household Income by Sample Area

Sample Area	Median Income	Percentage of survey respondents in sample area who provided income amount
Arlee	55,000	62.5%
Polson	40,500	61.5%
Ronan/Pablo	36,000	71.0%
St. Ignatius	45,000	75.9%
Remainder	50,000	74.2%

Furthermore, 21.3% of households who provided income information are living below the federal poverty threshold, as defined annually by the Census Bureau.⁴² This is nearly twice as high as the poverty rate of the state at large, where 11.1% of the population is living below the poverty threshold.⁴³ The poverty rate is even higher among AIAN households living on the reservation: 39.0% of households surveyed with at least one AIAN member are living below the poverty threshold.

⁴² The Census Bureau updates the poverty threshold each year according to the Consumer Price Index (CPI) to estimate the minimum amount of income needed to cover basic needs for a family of a certain size. More information can be found here: <https://www.census.gov/topics/income-poverty/poverty/about.html>.

⁴³ U.S. Census Bureau <https://www.census.gov/quickfacts/MT>

Table 11. Household Poverty Rate by Sample Area

Sample Area	Household Poverty Rate
Arlee	18.0%
Polson	16.7%
Ronan/Pablo	29.6%
St. Ignatius	15.2%
Remainder	20.4%
Overall	21.3%

Employment

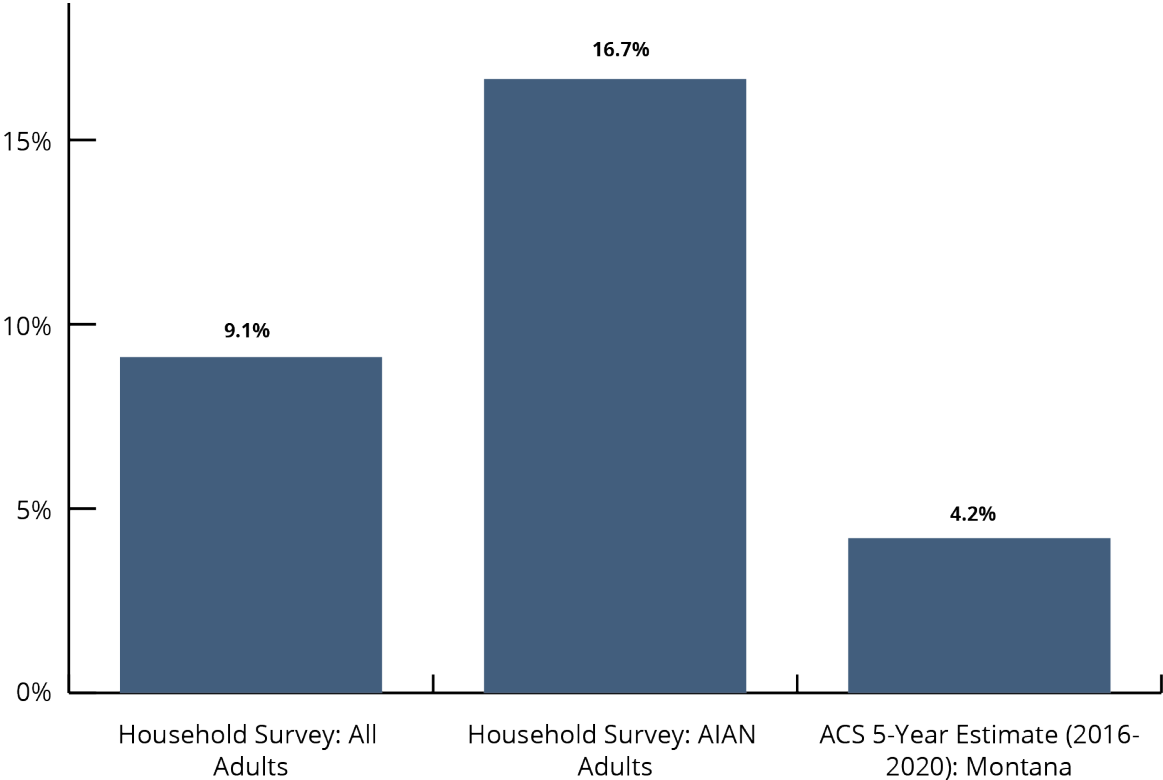
Nearly one-third (32.4%) of adults in surveyed households are employed in permanent, full-time positions and one in ten adults (9.9%) are self-employed. Nearly 40% of adults (32.4% and 7.0%, respectively) are retired or disabled. The age dependency ratio, which showed a ratio of almost 1:1 for dependent to working age adults, similarly reflects the high proportion of retirees relative to full-time employed adults. This suggests that even if there might be job openings in several industries, there might not be enough working-age adults to fill them.

Healthcare/Social Services (13.2%), Retail/Food Service (12.7%), Education (12.6%), Natural Resources/Environment/Agriculture (11.1%), Sales/Marketing/Customer Service (11.0%), and General Construction/Heavy Equipment Operation (9.0%) were the top occupations among working-age adults who were presently employed.

Individuals in surveyed households reported higher rates of unemployment than that of the general population of Montana, with 9.1% of household survey respondents reporting that they were unemployed, compared to Montana's unemployment rate of 4.2% (according to the American Community Survey). The unemployment rate for AIAN respondents was significantly higher, at 16.7%. The survey results showed the highest unemployment rate at 10.8% in Ronan/Pablo, followed by Polson at 9.4%. St. Ignatius had the lowest rate at 6.3%.

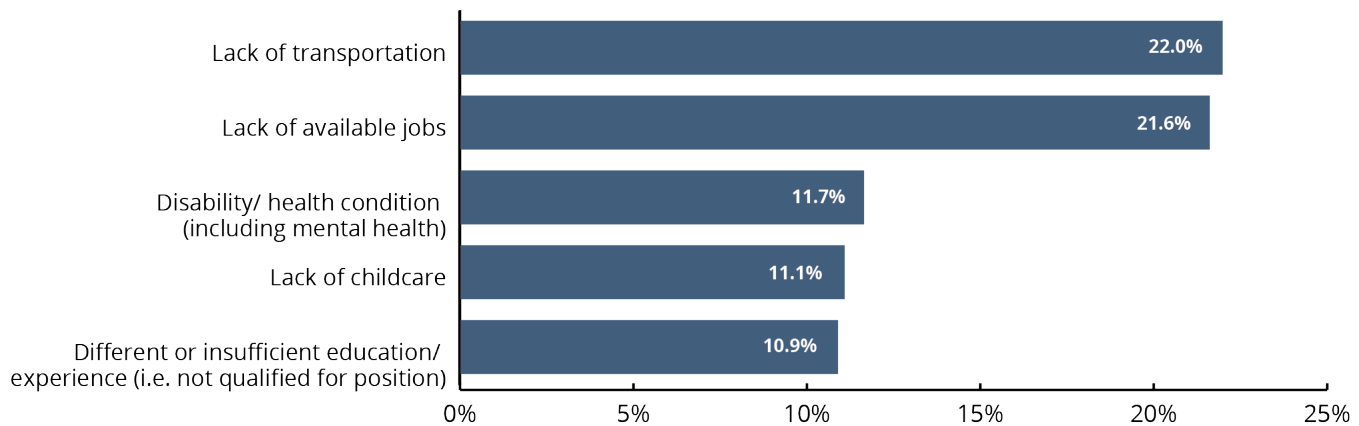
The majority of survey participants' working situations were unaffected by the pandemic, with 80.7% stating that they kept their job with no impact, while 12.7% kept their job but received reduced hours during the pandemic. 3.8% lost their jobs due to the pandemic, and 2.0% found new employment during this time.

Figure 11. Unemployment Rates on the Flathead Indian Reservation



Lack of transportation was one of the greatest barriers to employment, as reported as a barrier by 22.0% of respondents, in addition to a lack of available jobs (21.6%). However, only 31.9% of unemployed adults had looked for work in the past month. Of those who are currently looking for work, a majority are interested in permanent, full-time employment (79.7%), and 40.5% are looking for permanent, part-time work.

Figure 12. Barriers to Employment of Unemployed Adults

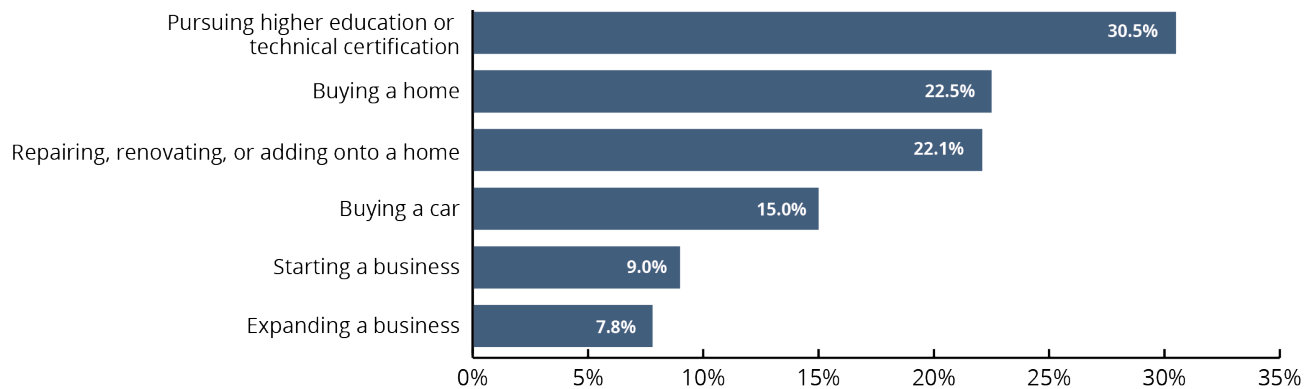


Financial Services

The household survey included a series of questions about the need for financial services among households, including access to and use of various loan products, household goals that could use financial support, and level of interest in various financial education programs and financial assistance to support housing stability.

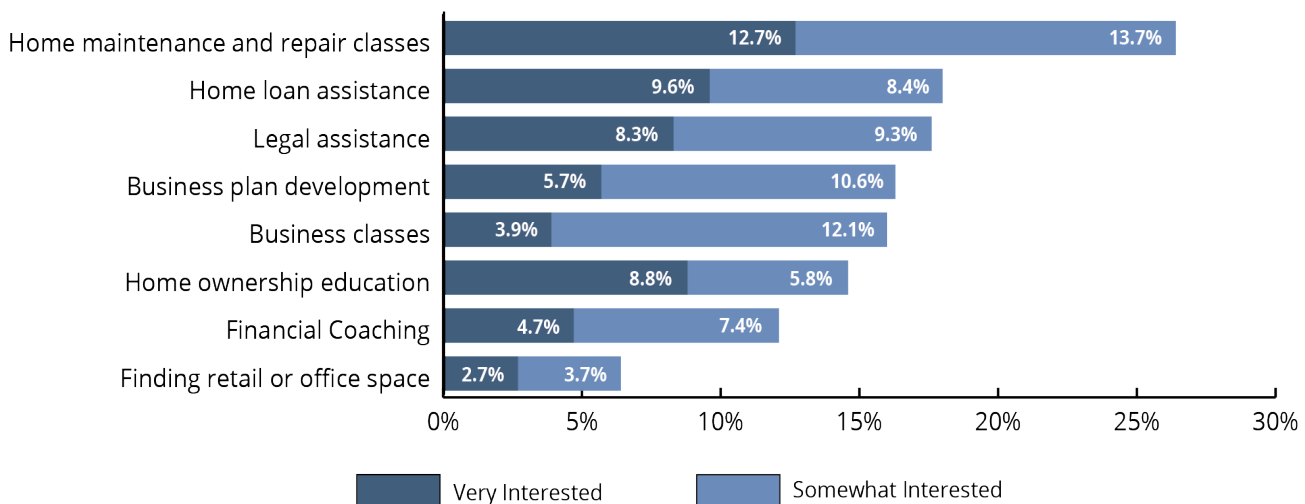
Pursuing higher education or technical certification (30.5% of households) was the most common household goal in need of financial support, followed by buying a home (22.5%) and repairing, renovating, or adding onto a home (22.1%).

Figure 13. Household Goals in Need of Financial Support



Respondents were also asked to rate their interest in various financial and programmatic housing support programs on a scale of one to four, from "1 - Not interested" to "4 - Very interested." Home maintenance and repair lessons received the most interest, with 26.4% of respondents rating their interest at a three or four. Next were home loans (including mortgage, second mortgage, refinancing, down payment assistance, and closing costs) and legal assistance, both rated a three or four by 18.0% and 17.6% of respondents, respectively.

Figure 14. Interest in Financial Assistance/Education



Next, the survey asked respondents which financial services they were not currently using that they would like to have access to. 16.9% of respondents do not currently have a checking or savings account but want one, and 15.4% would like to have a credit card but do not currently have one. Mortgage loans and auto loans sparked the most interest, as indicated by 22.5% and 18.9% of respondents, respectively. Poor or nonexistent credit was the main obstacle keeping households who responded from accessing the financial services they need but do not have (20.6% indicated this). It is also worth noting that 17.3% of respondents said “I don’t know”, implying that more information about the financial services they’re interested in and how to access them would be beneficial.

When respondents access financial services, they are most likely to do so at a bank branch (the preferred method for 36.4% of respondents). 27.3% prefer to access their account(s) using a computer, and 21.2% prefer to use a mobile app.

When compared to the national estimate (5.5%), fewer households on the reservation used payday lending services in the previous year (1.5% of households), though this may be a result of Montana’s restrictive payday lending laws.⁴⁴ Furthermore, a small but significant number of households (3.0%) reported loan default in the previous five years. This is more than double the national delinquency rate (1.2%).⁴⁵ Loan delinquency could have been caused directly or indirectly by the COVID-19 pandemic – 74.5% of those who reported loan default cited income loss as the reason for default, while 9.7% cited unexpected healthcare expenses.

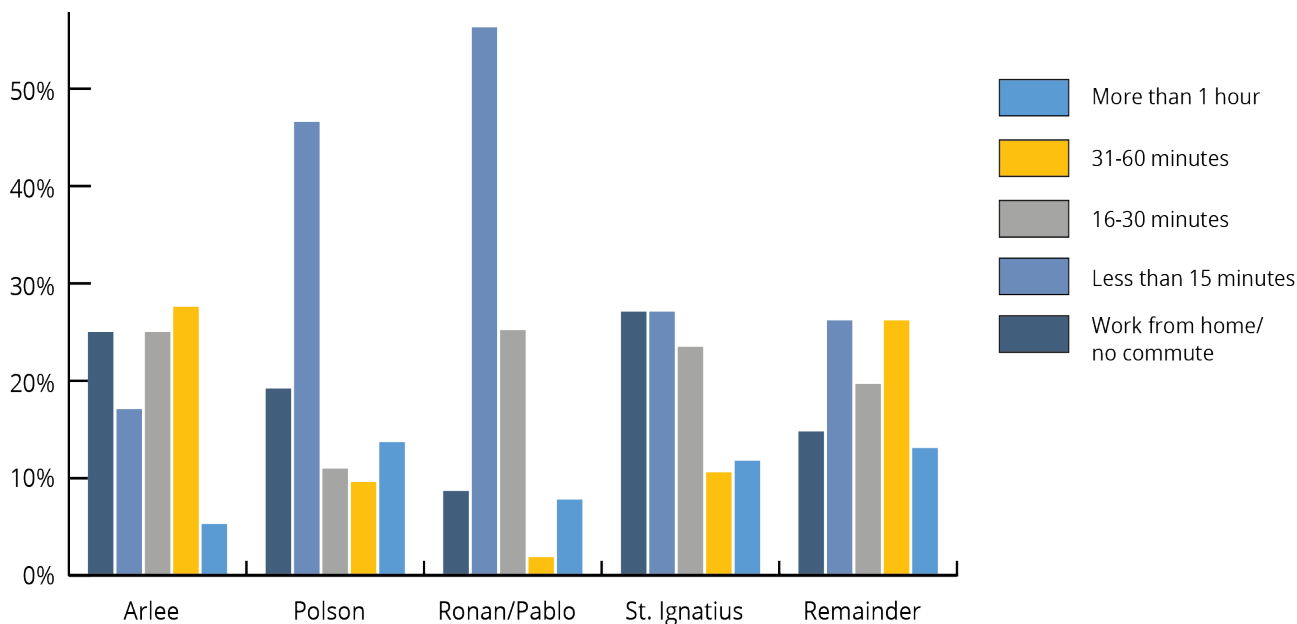
Transportation

Overall, survey respondents primarily travel by personal vehicle, with 97.3% of respondents indicating that they use this form of transportation on a regular basis. The second most used transportation mode is by bicycle, although only 7.7% of respondents selected this as a method of transportation they use on a regular basis. A majority (73.3%) of respondents have stated that they encounter no difficulties in getting where they need to go. However, unemployed adults identified transportation as the most significant barrier to finding new employment. The most common challenges identified by respondents were high gas prices (6.5%), unsafe walking and biking conditions in their community (6.2 and 5.9%, respectively), and limited public transportation routes (5.8%). Furthermore, the majority of survey respondents stated that they do not use Flathead Transit/DHRD for their daily transportation needs. Expansion of the Flathead Transit system may help to address the needs of the 26.7% of households who identified some difficulty getting where they need to go; however, more outreach and planning should be invested to determine which routes and services would best meet household needs.

44 Pew Charitable Trusts. 2012. “Who Borrows, Where They Borrow, and Why.” Accessed at: https://www.pewtrusts.org/~media/legacy/uploadedfiles/pes_assets/2012/pewpaydaylendingreportpdf.pdf.

46 Board of Governors of the Federal Reserve System (US), Delinquency Rate on All Loans, All Commercial Banks [DRALACBN], retrieved from FRED, Federal Reserve Bank of St. Louis; <https://fred.stlouisfed.org/series/DRALACBN>, January 24, 2023.

Figure 15. Commute Times by Sample Area



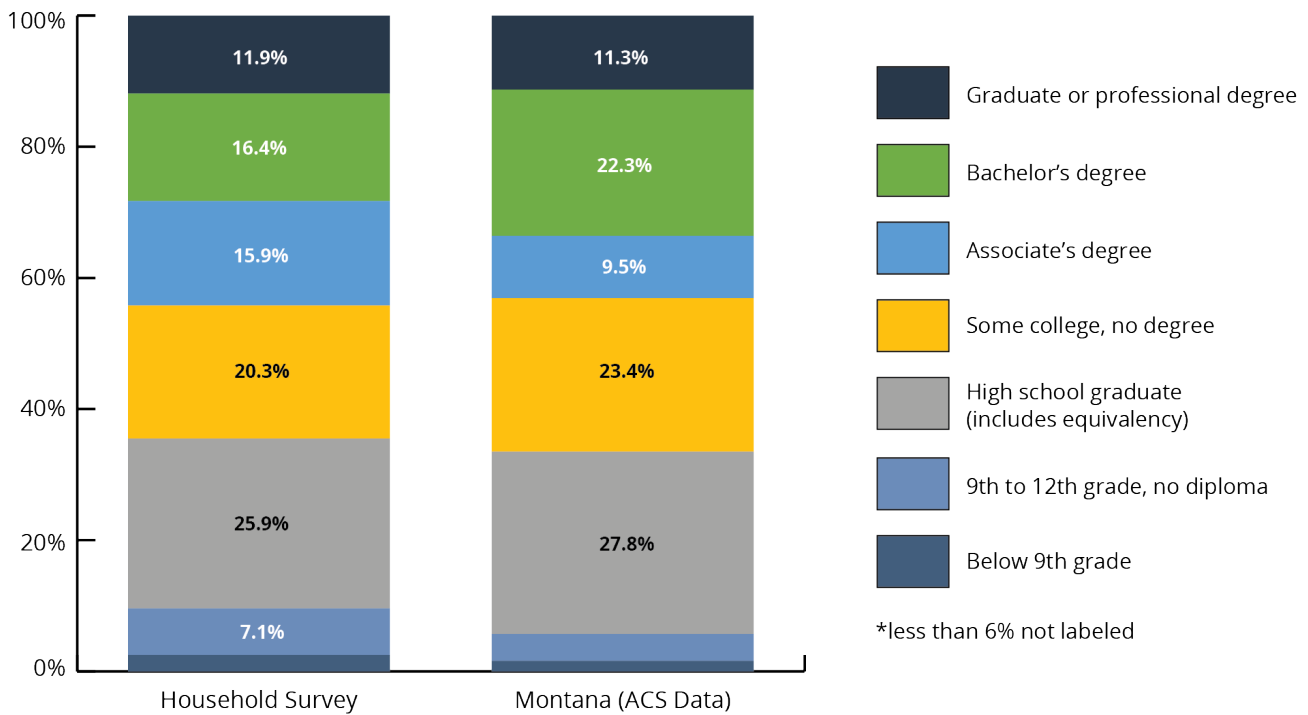
42.0% of those currently employed commute for less than 15 minutes, 19.4% commute for between 16 and 30 minutes, 11.3% commute for between 31 minutes and one hour, and 10.9% commute for more than an hour. The remaining 16.5% work from home or don't commute at all. Commute times, however, are not distributed evenly across sample areas: employed adults in the Ronan/Pablo sample area have the shortest commutes (81.5% commute less than 30 minutes to work), while adults in the Arlee and Remainder sample areas commute the most (32.9% and 39.3% commute more than 30 minutes to work, respectively). 16.5% of employed adults work from home, whether through telework or a home-based business, including 25.0% of adults in Arlee and 27.1% in St. Ignatius.

Education

90.4% of adults aged 25 and older in the households surveyed had at least completed high school, and 28.3% had at least finished a bachelor's degree. In Montana, adults aged 25 or older had slightly higher levels of education on average, with 94.4% having completed high school or an equivalent program and 33.7% holding bachelors' degrees.⁴⁶ However, a significant portion of the adult population has completed some form of education beyond high school – 20.5% have completed some college (without a degree), 7.1% completed a technical college or certification program, and 7.5% have an associate degree.

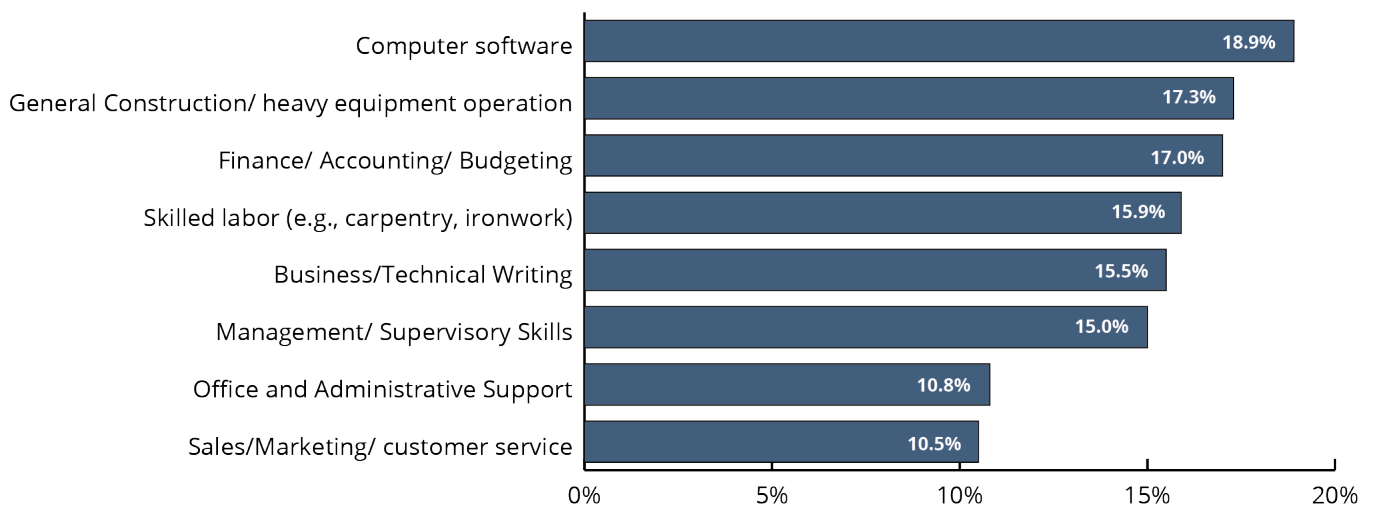
⁴⁶ U.S. Census Bureau. 2021 American Community Survey (5-Year Estimates).

Figure 16. Comparison of Educational Attainment from Household Survey and Montana ACS Data



Based on the results of this survey, there is interest among working age adults in further technical and practical education. When asked about the types of skills and job training that respondents would like to pursue and complete, the largest categories of interest included computer software/information technology (18.9%), general construction and heavy equipment operation (17.3%), finance/budgeting (17.0%), and skilled labor (15.9%).

Figure 17. Job Training Interest Among Adults on the Flathead Indian Reservation



Through their Building Trades certification or various computer-related certificates, Salish Kootenai College (SKC) may play an important role in providing the desired training programs and educational opportunities. SKC's programs should be highlighted as a key resource for education and economic development on the Reservation.

While SKC programs may be able to fill the continuing education needs of current residents, the College has struggled to grow through attracting students and staff from other areas. According to focus groups with SKC students and staff, finding adequate housing for students is an ongoing challenge. Because many of the students attending SKC are from out of town and need a place to live, a lack of affordable housing prevents them from enrolling.

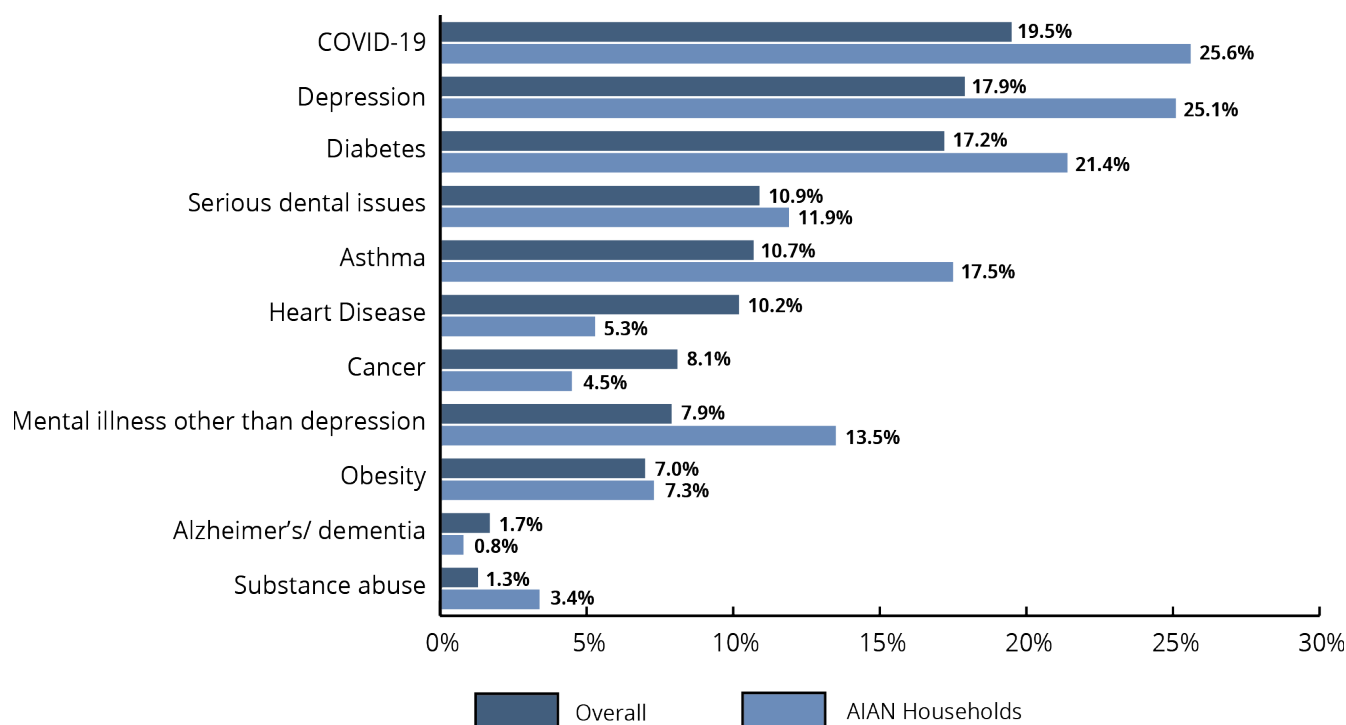
Health and Wellness

48.3% of households on the Flathead Indian Reservation have at least one member with Medicare health insurance, while 29.1% of households have at least one Medicaid recipient, 28.3% of households receive care through Indian Health Service (IHS) facilities, and 25.7% have employer-provided insurance. The high proportion of Medicaid recipients is consistent with the large number of adults over 65, while the proportion of IHS recipients is similarly consistent with the AIAN population proportion. While only 2.9% of households had no coverage of any type, 7.5% had at least one adult without health coverage, and 0.9% had at least one child without coverage.

A majority of respondent households (65.4%) go to non-tribally operated clinics to receive regular, needed healthcare services, while 32.4% go to an urgent care or walk-in clinic, 19.3% go to a tribal health clinic, and 19.0% go to a hospital emergency room. Households with at least one AIAN member use tribal and non-tribal health clinics at a similar rate: 53.0% of AIAN households go to a tribally based health clinic and 53.1% use a non-tribally operated clinic. Among AIAN households, the most common barriers to receiving healthcare were long wait times/difficulty getting an appointment (26.4%) and inconvenient appointment schedules (17.8%), suggesting that the availability and accessibility of care through IHS may be a significant factor for AIAN households receiving needed care.

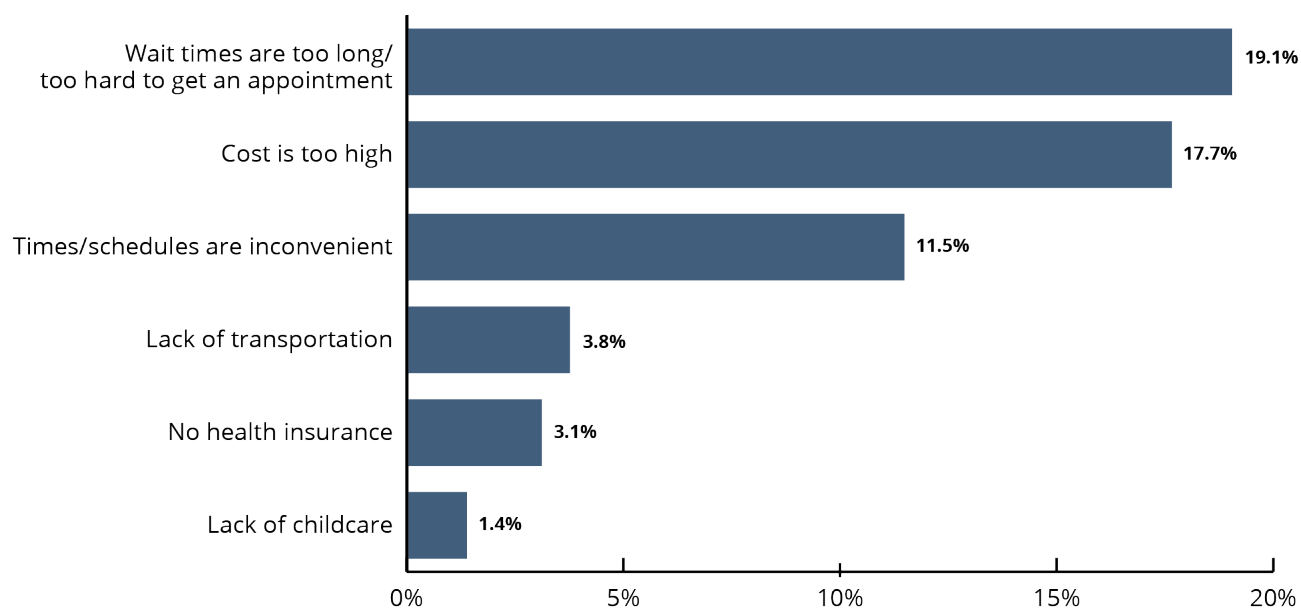
In the previous year, a variety of health issues affected households on the Flathead Indian Reservation: 19.5% said that someone in their household had been sick with COVID-19, 17.9% said that someone in their household suffers with depression, and 17.2% reported someone in the household had diabetes. AIAN respondents had higher rates of a number of health concerns than the general population – 25.6% of responding Native households reported that in the someone in the household had been sick with COVID-19 in the previous year, 25.1% reported a household member experienced depression, and 21.4% reported that someone in the household had diabetes. Asthma was also more common among AIAN households, affecting 17.5% of those surveyed. (compared to 10.7% in the survey population at large).

Figure 18. Median Age by Sample Area, Major Health Issues Affecting Households



A significant portion of households delayed or elected not to receive needed healthcare services in the past year, including 30.0% of all households and 35.9% of AIAN households. The most common barriers to accessing healthcare services are long wait times/difficulty getting an appointment (19.1%), high costs (17.7%), and inconvenient appointment schedules (11.5%).

Figure 19. Barriers to Needed Health Services



The most needed health and wellness services for households surveyed included dental (59.5%) and optical (41.2%) services. These services are needed at similar rates among AIAN households (61.1% and 39.9%, respectively). Fewer households reported a need for a wellness center (18.5%), lab services (16.1%), and mental health services (15.3%).

Optical and dental services, while valuable to all households, may be less accessible for many households. Given the strong level of interest in optometric services, hosting a mobile optometry clinic may help to address some community needs. Awareness of dental services at the CSKT Tribal Health Clinics (for IHS beneficiaries), and connections to local dental services may be necessary to meet the dental health needs of the community.

Lessons Learned

After any data collection effort, there are always opportunities to improve the process, acknowledge good decisions made and adaptations implemented, and reflect upon valuable lessons learned that can and should be applied in future projects.

Two key reflections identified as a result of this successful project include:

Hiring the right number of field staff for a predictable time period and workload is key to project success. The project launched with a small field staff (between three and eight team members) and a large sample size (924 households) in March 2022, a time when the recovery of the economic and physical well-being of many communities was still significantly impacted by the COVID-19 pandemic. As a result, some field staff members were not able to work as many hours as necessary for a standard survey data collection period. This extended the data collection period and put undue strain on the staff members who were still able to work. While the impacts of the pandemic were unavoidable, future projects should take care to ensure that the project team is prepared to recruit and hire an appropriate number of capable, committed field staff to complete the data collection process.

Continued engagement with project partners and stakeholders can boost public relations and support long-term goals. Initial planning sessions included a range of stakeholders from municipalities and organizations across the Flathead Indian Reservation and led to the creation of the Flathead Housing Coalition. However, due to staff turnover in key roles and a lack of sustained engagement, many residents were unaware of the project after months of data collection and outreach. Regular meetings and check-ins with the Flathead Housing Coalition members will help ensure the active participation of partner organizations and increase public awareness of project activities.

Actions to Consider

Based on the information and data reported above, Big Water Consulting provides the following list of actions to consider for the Salish and Kootenai Housing Authority and the Flathead Housing Coalition.

General

- Continue to use the information gathered to assist SKHA, CSKT, and the Flathead Housing Coalition in developing a coordinated plan for housing development throughout the reservation.
- Allow each partner, municipality, or organization to view, analyze, and interpret the data in order to determine how it can be used in program planning, monitoring, and evaluation; collaborate with program directors to identify and document concrete examples of how they will incorporate survey data into their programmatic decision making and planning.
- Encourage cities, towns, and the tribes to share collected data and collaborate on grant applications and projects.
- Use the collected data to apply for grants or other additional funding to address the survey respondents' identified housing, education, and employment needs. Present the project's data and findings to audiences at community meetings and on the websites of tribal and local governments.
- Consider using this data to strengthen current and future grant applications, as well as incorporating it into applications for the suggested grants listed below to address some of the identified needs on the reservation.

Housing Needs

- Pursue new partnerships and opportunities to increase housing supply on the reservation, including affordable homeownership and low-rent housing units. The Coalition and/or SKHA may pursue a rent-to-own model with financing through the Low-Income Housing Tax Credit (LIHTC) Program.
- Conduct additional outreach and data collection for student housing, elder housing (including assisted/independent living and skilled nursing facilities), and sober living to investigate the demand for these housing types. Each of these sparked significant interest across the reservation, and additional outreach may aid in determining an ideal location for new facilities.
- Identify new or expanded opportunities to provide down payment assistance and credit builder/rebuilder programs, as well as financial literacy and "home maintenance 101" programs for potential homeowners to lower barriers, develop workable household budgets, and boost confidence in affordability.

- Work with the Montana Department of Public Health and Human Services and local providers CSKT Tribal LIHEAP Office and Community Action Partnership – Northwest Montana (CAPNW) to increase awareness and use of the Low-Income Home Energy Assistance (LIHEAP) and Weatherization Assistance (WAP) Programs to address a range of housing conditions affecting household expenses and health.
- Continue to collect data and conduct outreach to better understand and quantify the needs of unhoused residents on the Flathead Indian Reservation. In addition to the Tribal Homelessness Survey that SKHA and CSKT are undertaking at the beginning of 2023, ongoing engagement with the HUD Continuum of Care program will provide opportunities to address the challenges facing those with a range of unstable housing conditions.

Employment and Education

- Consider collaborating with the Salish Kootenai College to create an internship or apprenticeship program in the building trades to connect residents to employment and educational opportunities that will support housing development and maintenance/repair programs on the Flathead Indian Reservation.
- Many households report that they require financial assistance to pursue additional education. Consider new programs that connect potential students of all ages with grants and scholarships for continuing education, including opportunities to complete a degree.

Transportation

- Conduct additional outreach to better understand the transportation needs of those currently looking for work. Consider expanding the public transit system to meet these demands.

Health and Wellness

- Investigate home repair options to address common healthy housing concerns, such as Weatherization Assistance and Healthy Homes grant programs.
- Consider hosting a mobile health clinic to identify and address community health service needs while removing barriers to needed care. Determine how to best address perceived and actual quality of care through focus groups and program evaluation, attract the resources needed to increase the number of available appointments, improve appointment scheduling processes, and expand facility hours to serve working residents.

Funding Recommendations

To begin addressing some of the needs expressed by residents of the Flathead Indian Reservation, SKHA, the CSKT relevant tribal programs, and local non-profits should consider some of the funding opportunities listed below. This list is not exhaustive, and the tribe may already be pursuing some of these programs or funding opportunities; rather, it is intended to provide program staff and leadership with a sampling of grants and other funding opportunities that may assist them in beginning the process of addressing the needs identified in this needs assessment project.

Housing

Section 184 Indian Home Loan Guarantee Program

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/public_indian_housing/ih/homeownership/184

Section 184 provides an opportunity to increase homeownership on the reservation by addressing the top barriers to homeownership identified by respondents. Section 184 supplies mortgage financing to help with monthly payments, has low down payment requirements, and has low interest rates regardless of credit score.

Section 202 Supportive Housing for the Elderly

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/spm/gmomgmt/grantsinfo/fundingopps/fy2018section202

Section 202 provides an opportunity to mitigate overcrowding among the elderly population. With their important voluntary supportive services, this program the opportunity for very-low-income elderly persons to live independently. While the Housing Authority and tribes cannot directly take advantage of Section 202, local nonprofits can partner with the tribes and SKHA to take advantage of these opportunities.

Section 811: Supportive Housing for Persons with Disabilities

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/housing/mfh/progdesc/disab811

Section 811 funds the development of subsidized rental housing with supportive services for low-income adults with disabilities, allowing them to live as independently as possible. Also, as is the case for Section 202, the tribes and SKHA are not directly eligible for Section 811, but a 501(c)(3) nonprofit organization can develop housing projects related to Section 811.

Healthy Homes Program

Funding Entity: U.S. Housing and Urban Development

Website: https://www.hud.gov/program_offices/healthy_homes/hhi

Grants available through the Healthy Homes Program focus specifically on addressing household conditions that impact the prevalence of disease for children, Elders, and residents with disabilities. Healthy Homes has a variety of grants and demonstration programs to support rehabilitation of existing housing, education of community members, and workforce development for rehabilitation activities.

Rural and Native American Program, Section 4 Capacity Building

Funding Entity: U.S. Housing and Urban Development / Enterprise Community Partners

Website: <https://www.enterprisecommunity.org/financing-and-development/grants>

The Section 4 program is an annual grant that provides funding to enhance the technical and administrative capacity of housing authorities to carry out community development and affordable housing activities for low-income families. This funding can help pay for the development of a database of housing unit conditions on the reservation, or other activities that would expand the capacity. Funds can be used to help pay for additional staff, consultants, training, computer software or hardware and other services that can go towards expanding capacity, and help fund, for example, a housing unit condition assessment.

USDA Infrastructure Loans and Grants

Funding Entity: U.S. Department of Agriculture

Website: https://www.rd.usda.gov/sites/default/files/USDARD_SA_SmartUtilityAuthorityFinalRule.pdf

USDA has several loans and grants that can be used to improve infrastructure, including water and sewer infrastructure and broadband service.

Education

Native American – Career and Technical Education Program (NACTEP)

Funding Entity: U.S. Department of Education

Website: <https://www2.ed.gov/programs/ctenavtep/index.html>

Education was listed as one of the respondents' top priorities, with members particularly interested in expanding technical and vocational programs. The ability to build and/or expand such programs can be aided by grants provided by the NACTEP.

Child Care and Development Fund

Funding Entity: U.S. Department of Health and Human Services

Website: <https://www2.ed.gov/about/offices/list/oii/nonpublic/childcare.html>

The Child Care and Development Fund can address the lack of childcare reported by respondents in continuing or completing their education. The fund provides childcare services for low-income families, so they may work or attend school.

Employment

Native Employment Works (NEW)

Funding Entity: Administration of Children and Families

Website: <https://www.acf.hhs.gov/ofa/programs/tribal/new>

Participants frequently requested more job opportunities in response to the open-ended questions. In particular, the respondents noted the need to increase the employability of young adults. NEW can serve to both increase employment and opportunities for young Native Americans by providing grants for a variety of work-related activities to support job readiness, job placement, and job retention.

Social and Economic Development Strategies (SEDS)

Funding Entity: Administration of Children and Families

Website: <https://www.grants.gov/web/grants/view-opportunity.html?oppld=329546>

This program is focused on community-driven projects designed to grow local economies, strengthen Native American families, including the preservation of Native American cultures, and decrease the high rate of current challenges caused by the lack of community-based businesses, and social and economic infrastructure in Native American communities.

Transportation

Tribal Transportation Program Safety Fund

Funding Entity: Federal Highway Administration

Website: <https://highways.dot.gov/federal-lands/programs-tribal/safety/funds>

Several respondents noted the need to improve travel safety. As such, the tribal transportation program safety fund provides funding for the purposes of transportation projects related to safety planning and safety infrastructure.

Appendix A: Survey Instrument

Flathead Indian Reservation Housing Assessment

Introduction

The Flathead Housing Coalition is conducting a Housing Assessment to collect up-to-date, accurate information about the characteristics, needs, and priorities of the communities on the Flathead Indian Reservation. Tribal and local government leadership will use this data to inform strategic planning and prioritize community needs and concerns in the development and delivery of programs and services. It is highly encouraged that (1) person in each sampled housing unit completes this survey.

The survey will include questions covering a range of topics, including income, education, housing situation, health and wellness, and your priorities for your community. The survey should take approximately 30 minutes to one hour, depending on the size of your household.

Your participation in the survey is voluntary and you may stop taking the survey at any time. Participating in this survey will be taken as your consent to participate in this housing assessment project.

Confidentiality

The responses you provide will remain anonymous and your name will not be collected as a part of this survey. All of your responses will be held and kept confidential. Your eligibility for services or assistance cannot and will not be impacted by your answers or by your refusal to participate.

The data from this research will only be reported as a collective, combined total, and no one will have access to your individual information.

Incentives

To show our appreciation for your participation in the housing assessment, this household will receive one Flathead Housing Coalition t-shirt or mug upon completion of the survey. In addition, your household will be entered into a raffle to win one of several larger prizes!

Instructions

Please respond to the following questions about you, members of your household, and your home, housing unit, or place of residence.

Completed survey forms are essential to the success of this project. As such, we encourage you to answer every question; if you don't know the precise answer to any question, please give your best estimate.

You are free to skip any question or stop taking the survey at any time.

If you have any questions, please contact the Survey Manager Mike O'Halloran at cskthousingneedssurvey@gmail.com.

Thank you. We truly appreciate your time and answers.

Introductory Household Population Questions

Before you answer the following questions, please count the total number of people living in this house, apartment, or mobile home, whether they are members of the same or different families.

PLEASE INCLUDE:

- All people, including babies, who live and sleep here most of the time
- Anyone who is staying here today who does not have a permanent place to stay

PLEASE DO NOT INCLUDE:

- Anyone living away at college
- Anyone in the Armed Forces on deployment
- Anyone currently in a nursing home, jail, prison, detention facility, etc.

Please leave these people off your form, even if they will return to live here after they leave college, the nursing home, the military, jail, etc. Otherwise, they may be counted twice.

1. How many of the people living or staying in this house, apartment, or mobile home today are adults (age 18 and older)?

Number of adults: _____

2. How many of the people living or staying in this house, apartment, or mobile home today are children (age 17 and younger)?

Number of children: _____

The following pages include questions about each individual adult and child that live in this home. Please fill out individual information for each adult and child included in the responses above.

Following these questions about individual household members, you will be asked to answer questions about your housing unit and your household as a whole.

Adult Individual Demographics - Adult 1 (Respondent) *Adapt for Adults 2-N*

1. What is your age?

Please write answer here: _____

2. What is your gender? *(select one)*

- ☐ Male
- ☐ Female
- ☐ Prefer not to answer
- ☐ Other: _____

3. What is your current marital status? *(select one)*

- ☐ Single (Never married, divorced, widowed)
- ☐ Married to a CSKT member
- ☐ Married to a member of a different tribe or village
- ☐ Married to a non-tribal member
- ☐ In a domestic partnership (Unmarried couple living together)
- ☐ Separated
- ☐ Other: _____

4. Have you ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? *(select one)*

- ☐ Yes
- ☐ No

5. What is your race? *(select all that apply)*

- ☐ American Indian or Alaska Native
- ☐ White
- ☐ Black or African American
- ☐ Asian
- ☐ Native Hawaiian or Pacific Islander
- ☐ Some Other Race

6. If you selected "American Indian or Alaska Native," please write the name of the principal tribe in the space below.

7. If you selected "Some Other Race," please write the race in the space below.

8. Are you an enrolled member of the Confederated Salish and Kootenai Tribes? *(select one)*

- ☐ Yes
- ☐ No
- ☐ Pending

9. If not, are you an enrolled member of a different tribe or village? *(select one)*

- ☐ Yes
- ☐ No

10. If yes, which tribe or village?

Please write answer here: _____

11. Which of the following options best describes your current living situation? *(select one)*

- ☐ I own this home/unit
- ☐ I rent this home/unit
- ☐ I own this unit along with other friends or family
- ☐ I rent this unit along with other friends or family
- ☐ I am living in the home of family or friends on a temporary or permanent basis (with or without payment)
- ☐ I live in a shelter facility, motel, outdoors or in a vehicle
- ☐ Other: _____

12. What is your current employment status? *(select all that apply)*

- ☐ Permanent Full-Time
- ☐ Permanent Part-Time
- ☐ Temporary Full-Time
- ☐ Temporary Part-Time
- ☐ Seasonal Full-Time
- ☐ Seasonal Part-Time
- ☐ Self Employed
- ☐ Student
- ☐ Unpaid stay-at-home care giver
- ☐ Unemployed
- ☐ Retired
- ☐ Disabled
- ☐ Other: _____

13. If you are currently employed, what field of work are you in?

- ☐ Administration and Human Resources
- ☐ Education
- ☐ Finance/Accounting/Budgeting
- ☐ General Construction/Heavy Equipment Operation
- ☐ Healthcare/Social Services
- ☐ Hospitality/Gaming
- ☐ IT/Graphic Design (Information Technology)
- ☐ Manufacturing
- ☐ Military/Law Enforcement
- ☐ Natural Resources/ Environment/Agriculture
- ☐ Retail/Food Service
- ☐ Sales/Marketing/Customer Service
- ☐ Skilled Labor (Carpentry, Iron Worker, Masonry/Bricklaying, Pipefitter, Welder)
- ☐ Traditional Art/Beadwork
- ☐ Other: _____

14. If you are currently employed, how long is your commute?

- ☐ Work from home/no commute
- ☐ Less than 15 minutes
- ☐ 16-30 minutes
- ☐ 31-60 minutes
- ☐ More than 1 hour

15. If you are currently unemployed, have you looked for work in the past month? *(select one)*

- ☐ Yes
- ☐ No

16. If you are currently unemployed and looking for work, what type of employment schedule are you looking for?

- ☐ Permanent Full-Time
- ☐ Permanent Part-Time
- ☐ Temporary Full-Time
- ☐ Temporary Part-Time
- ☐ Seasonal Full-Time
- ☐ Seasonal Part-Time
- ☐ Contract/Gig Work (on own schedule)
- ☐ Day Labor

17. If yes, what are the biggest barriers to obtaining new employment? *(select up to **three (3))***

- ☐ Lack of childcare
- ☐ Other family responsibilities
- ☐ Lack of transportation
- ☐ Lack of available jobs
- ☐ Different or insufficient education/ experience (i.e. not qualified for position)
- ☐ Disability/ health condition (including mental health)
- ☐ Drug testing requirements
- ☐ Lack of stable housing
- ☐ Criminal background check requirements
- ☐ Shift scheduling conflicts
- ☐ Other:_____

18. What types of skills/job training would you be interested in completing? *(select all that apply)*

- ☐ Business/Technical Writing
- ☐ Commercial Driving License (CDL)
- ☐ Communication and Presentation Skills
- ☐ Drug/Alcohol Counseling
- ☐ General Construction/ heavy equipment operation
- ☐ Finance/Accounting/Budgeting
- ☐ Grant writing/grant administration
- ☐ Healthcare (In-home health care worker/ CNA)
- ☐ Human Resource Management
- ☐ Computer software
- ☐ Management/Supervisory Skills
- ☐ Sales/Marketing/ customer service
- ☐ Bar and restaurant service
- ☐ Office and Administrative Support
- ☐ Project management
- ☐ Skilled labor (e.g., carpentry, ironwork, masonry/bricklaying, pipefitter, welding)
- ☐ Job-seeking skills (resume writing, interviewing, etc.)
- ☐ Other _____

19. Was your employment status affected by the COVID-19 pandemic?

- ☐ Yes, lost job
- ☐ Yes, reduced hours
- ☐ Yes, found new employment
- ☐ No
- ☐ Other: _____

20. What is the highest level of education you have completed? *(select one)*

- ☐ Below 9th grade
- ☐ 9th-12th grade (no high school diploma)
- ☐ GED/HSED
- ☐ High school diploma
- ☐ Some college (no degree)
- ☐ Associate's degree
- ☐ Technical college or certification program
- ☐ Bachelor's degree
- ☐ Graduate or professional degree
- ☐ Doctorate

Children's Demographics – Child 1 through N

1. What is this child's age?

Please write answer here: _____

2. What is this child's gender? (select one)

- ☐ Male
- ☐ Female
- ☐ Prefer not to answer
- ☐ Other: _____

3. What is this child's grade level? (select one)

- ☐ Not yet in school
- ☐ No longer in school/dropped out
- ☐ Pre-Kindergarten (Early childhood/Head Start)
- ☐ Kindergarten
- ☐ 1st – 5th grade
- ☐ 6th – 8th grade
- ☐ 9th – 12th grade
- ☐ High school graduate or higher

4. Which of the following options best describes this child's current living situation? (select one)

- ☐ This child is living in the home of immediate family or relatives on a permanent basis
- ☐ This child is living in the home of immediate family or relatives on a temporary basis
- ☐ This child is living in the home of an unrelated caregiver on a permanent basis
- ☐ This child is living in the home of an unrelated caregiver on a temporary basis
- ☐ This child lives in a shelter facility, motel, outdoors or in a vehicle
- ☐ Other: _____

5. What is this child's race? (select all that apply)

- ☐ American Indian or Alaska Native
- ☐ White
- ☐ Black or African American
- ☐ Asian
- ☐ Native Hawaiian or Pacific Islander
- ☐ Some Other Race

6. If you selected "American Indian or Alaska Native" for this child, please write the name of the principal tribe in the space below.

7. If you selected "Some Other Race" for this child, please write the race in the space below.

8. Is this child an enrolled member of the Confederated Salish and Kootenai Tribes? (select one)

- ☐ Yes
- ☐ No
- ☐ Pending
- ☐ Don't know

9. If not, is this child an enrolled member of a different tribe? *(select one)*

- ☐ Yes
- ☐ No
- ☐ Don't know

10. If yes, which tribe?

Please write answer here: _____

The following sections include questions about your housing unit and your household as a whole. Please respond to the remainder of the survey as a representative for your household.

Current Housing Conditions

1. In which community is this housing unit located? *(select one)*

- ☐ Arlee
- ☐ Big Arm
- ☐ Charlo
- ☐ Dayton
- ☐ Dixon
- ☐ Elmo
- ☐ Evaro
- ☐ Hot Springs
- ☐ Lonepine
- ☐ Pablo
- ☐ Polson
- ☐ Ravalli
- ☐ Ronan
- ☐ St. Ignatius
- ☐ Other: _____

2. Which of the following best describes this housing unit? *(select one)*

- ☐ Mobile home
- ☐ One-family house, not attached to any other house (includes modular/manufactured homes and HUD homes)
- ☐ One-family house, attached to one or more houses (such as townhouses and duplexes)
- ☐ A unit in an apartment-style building
- ☐ Boat, RV, trailer, or van
- ☐ Tiny house
- ☐ Other: _____

3. When was this housing unit built?

- ☐ Before 1940
- ☐ 1940 – 1959
- ☐ 1960 – 1979
- ☐ 1980 – 1999
- ☐ 2000 – 2009
- ☐ 2010 or later
- ☐ I don't know

4. How many **TOTAL ROOMS** are in this housing unit? (If a room is used for more than one purpose, only count the room one time.)

Rooms must be separated by built-in archways or walls that extend out at least 6 inches and go from floor to ceiling. For example, a dining area not separated from the kitchen by an archway or wall should not be considered a separate room.

*Please count all **separate** bedrooms, living rooms (can be a main room used for multiple purposes), dining rooms, recreation rooms, rooms in a finished basement, enclosed porches that can be used year-round, and lodger's rooms.*

*Do **NOT** include bathrooms, open porches or porches that cannot be used year-round, balconies, foyers, halls, or unfinished basements.*

_____ # of Bedrooms
_____ # of Living Rooms
_____ # of Dining Rooms
_____ # of Recreation Rooms
_____ # of Rooms in a finished basement
_____ # of Enclosed porches that can be used year-round
_____ # of Lodger's Rooms

5. Which of the following energy sources do you use to heat your home? (select all that apply)

- ☐ Coal
☐ Electricity
☐ Gas or propane
☐ Kerosene
☐ Oil
☐ Wood
☐ Other: _____

6. Do you receive Heat Assistance or Low Income Home Energy Assistance (LIHEAP)? (select one)

- ☐ Yes
☐ No
☐ Don't know

7. After any subsidies, what is the average MONTHLY cost for energy from all sources for this housing unit during "heating season" (November through April)?

If you have not lived in this unit during heating season, please write "-1". Otherwise, please provide your best estimate.

Average monthly cost \$: _____

8. Please rate the condition of this housing unit. (select one for each category)

	Poor (broken, non-existent, or does not work)	Fair (functional but too old, unreliable or in need of repair)	Good (works or does not currently need repair but may need work in near future)	Excellent (new or recently serviced and suitable for foreseeable future)
Exterior (siding, roof, foundation, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interior (walls, flooring, plumbing, electrical, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utilities (heating, cooling, water/sewer, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

9. Please explain the reason(s) for rating elements of your housing unit as “Poor” or “Fair” in the table above. (optional)

Comments on Exterior: _____

Comments on Interior: _____

Comments on Utilities: _____

10. Thinking about the place you live, do you have problems with any of the following? (select all that apply)

- ☐ Poor air quality
- ☐ Mold
- ☐ Bug or rodent infestation
- ☐ Lead paint or pipes
- ☐ Poor water quality/water leakage
- ☐ Oven or stove not working
- ☐ Not working or no smoke detectors
- ☐ Other: _____
- ☐ None of the above

11. In the past year, do you feel that the conditions of your housing unit negatively affected your physical or mental health, or that of any members of your household?

- ☐ Yes
- ☐ No

12. If yes, please explain how you feel your housing conditions are affecting the health of your household.

13. Is this housing unit: *(select one)*

- ☐ Owned by you or someone in this household with a mortgage, deed of trust, or similar debt? (Include home equity loans.)
- ☐ Owned by you or someone in this household free and clear? (without a mortgage or loan)
- ☐ Rented? (You and/or someone else in this household contribute to a rental payment.)
- ☐ Occupied without payment of rent? (No member of this household owns or pays rent for this housing unit.)

14. If owned by you or someone in this household, how did the owner obtain this home?

- ☐ Bought the house already built.
- ☐ Signed a sales agreement that included the land as well as the cost of building the house. (include both units that were under construction and those not yet started)
- ☐ Had a general contractor build it on their own land. (Also includes leased land)
- ☐ Built the house themselves on their own land. (Include person acting as own general contractor. Also includes leased land)
- ☐ Receive it as a gift or inheritance.

15. If you or any member of this household OWNS this housing unit and has a mortgage, deed of trust, or similar debt, what is the total MONTHLY mortgage payment on THIS property?: *(select one)*

Monthly payment \$: _____

16. If you or any member of this household RENTS this housing unit, what is the MONTHLY rental payment on THIS property?: *(select one)*

Monthly payment \$: _____

17. If you or any member of this household RENTS this housing unit, who owns or manages the unit?

- ☐ Salish and Kootenai Housing Authority
- ☐ Lake County Community Housing Association
- ☐ Salish and Kootenai College (Student Housing)
- ☐ Private Landlord
- ☐ Other: _____

Housing Needs and Preferences

- 18. How many separate families live in this housing unit on a permanent or temporary basis? Please count parents or caretakers and minor children, independent couples, and single adults.**

Example: If there is one grandparent, one parent, and two children living in this home, that counts as two separate families.

Family units (caretakers/parents and children): 1 – (Parent and two children)

Single Adults: 1 – (Grandparent)

Family Units (caretakers/parents and children): _____

Independent Couples: _____

Single Adults: _____

- 19. If multiple families are living in this household, what are the top three (3) reasons for this living situation?**

- ☐ Prefer to live together
- ☐ Child/elder care is easier
- ☐ Not enough money to pay rent or mortgage
- ☐ Not enough available housing
- ☐ Lost job/ no employment
- ☐ Problems with substance abuse
- ☐ Eviction
- ☐ Recent release from jail, hospital, foster care, or mental facility
- ☐ Physical health problems
- ☐ Mental health problems
- ☐ Other _____

- 20. Do all families living in this household make a financial contribution to the monthly housing payment?**

- ☐ Yes
- ☐ Not all families contribute to the monthly housing payment (rent or mortgage)

- 21. If any of the families living in this household do not financially contribute to the monthly housing payment, please list any of the following contributions that they make to the household. (select all that apply)**

- ☐ Cash/money for expenses other than monthly rent/mortgage
- ☐ Childcare/other caregiving
- ☐ Groceries
- ☐ Housework/yardwork
- ☐ None of the above
- ☐ Other _____

22. Thinking about the next month, how worried are you that you and your family will have difficulty with each of the following?

	Not at all worried	Not too worried	Somewhat worried	Very worried
Being able to work as many hours as you want	1	2	3	4
Being able to pay your rent or mortgage	1	2	3	4
Being able to pay your gas, oil, or electricity bills	1	2	3	4
Being able to pay your debts	1	2	3	4
Being able to pay your medical costs	1	2	3	4
Having enough to eat	1	2	3	4

23. If every individual, couple, family unit or group who wanted to live separately was able to have their own housing unit, how many **ADDITIONAL** housing units would be needed to comfortably house them?

Do not include this home. If no additional units are required, please write '0'.

Example: Eight people currently live in a housing unit: a family of five, a couple, and an unrelated individual. The couple would like to live separately. The rest of the household would like to continue to live together. The number of additional units needed is "1."

Additional units: _____

24. If members of your household would like to live in separate housing units, what type of housing would meet their needs? (select all that apply)

- ☐ Assisted/independent living for elders
- ☐ Homeless shelter
- ☐ Transitional housing for formerly incarcerated individuals
- ☐ Temporary housing
- ☐ Rehabilitation center (Detox facility)
- ☐ Student housing
- ☐ Housing for people with disabilities
- ☐ Veteran's supportive housing
- ☐ Nursing home/Skilled nursing facility
- ☐ Group home for special needs
- ☐ Sober living
- ☐ Workforce housing
- ☐ Low-rent housing units
- ☐ Private sector housing units
- ☐ Affordable homeownership units
- ☐ Other: _____

25. Do you or someone in your household need a home that has handicap-accessible features (e.g., ramp, grab-bars, wide hallways, etc.)?

- ☐ Yes
☐ No

26. If yes, what type(s) of handicap accessibility features do you need?

27. If sufficient safe, sanitary, and affordable housing were available, in which communities would members of this household prefer to live? *(select all that apply)*

- ☐ Arlee
☐ Big Arm
☐ Charlo
☐ Dayton
☐ Dixon
☐ Elmo
☐ Evaro
☐ Hot Springs
☐ Lonepine
☐ Pablo
☐ Polson
☐ Ravalli
☐ Ronan
☐ St. Ignatius
☐ Other_____

28. What additional housing is most needed to better serve the communities on the Flathead Indian Reservation? *(select up to 3)*

- ☐ Assisted/ independent living for elders
☐ Homeless shelter
☐ Transitional housing for formerly incarcerated individuals
☐ Temporary housing
☐ Rehabilitation center (Detox facility)
☐ Student housing
☐ Housing for people with disabilities
☐ Veteran's supportive housing
☐ Skilled nursing home
☐ Group home for special needs
☐ Sober living
☐ Workforce housing
☐ Low-rent housing units
☐ Private sector housing units
☐ Affordable homeownership units
☐ Single-family home for purchase
☐ Other:_____

29. Has anyone in this household applied for and been denied low-rent housing (through Salish & Kootenai Housing Authority or Lake County Community Housing Organization)?

- ☐ Yes
- ☐ No

30. If yes, what was the reason for denial? *(select all that apply)*

- ☐ Ineligible due to criminal/drug related activity policy
- ☐ Incomplete application (including missing proof of income, rental reference, enrollment verification, or proof of custody)
- ☐ Existing debt to Housing Authority
- ☐ Income too high/over-income
- ☐ Current homeowner
- ☐ Other: _____

31. Is anyone in this household interested in becoming a homeowner? *(select one)*

- ☐ Yes, interested in buying a new home
- ☐ Yes, interested in renting-to-own a new home
- ☐ Yes, either buying or renting-to-own a new home
- ☐ No
- ☐ Don't know

32. If yes, what are the biggest barriers to these household members owning a new home?

*(select up to **three (3)**)*

- ☐ Difficulty saving enough for a down payment and closing costs
- ☐ Poor credit history
- ☐ Low credit score
- ☐ High existing debts
- ☐ Not enough income/Difficulty making monthly loan payments
- ☐ Lack of access to a bank or lending institution
- ☐ High cost (money/time) of maintenance and repairs
- ☐ Lack of understanding of maintenance and repairs
- ☐ Lack of information or understanding about the home buying process
- ☐ Lack of available housing
- ☐ Lack of builders/contractors
- ☐ Inability to get a land lease/lot in desired location
- ☐ Lack of infrastructure (roads, water, sewer, electricity)
- ☐ High cost of infrastructure (roads, water, sewer, electricity)
- ☐ Too many administrative hurdles (red tape)
- ☐ Other: _____

33. Please rate the importance of each of the following home features on a scale of 1-4, with 1 being Not at All Important and 4 being Extremely Important.

Home feature	Not at all important	Somewhat unimportant	Somewhat important	Extremely important
Handicap accessible features	1	2	3	4
3 or more bedrooms	1	2	3	4
2 or more bathrooms	1	2	3	4
Basement	1	2	3	4
Alternative energy	1	2	3	4
Multigenerational design	1	2	3	4
Central air conditioning	1	2	3	4
Yard with grass	1	2	3	4
Garage	1	2	3	4
Washer and dryer	1	2	3	4
Storage shed	1	2	3	4
Single story	1	2	3	4
Two story	1	2	3	4
Safety of area/neighborhood	1	2	3	4
Proximity to family	1	2	3	4

Income/Finances

34. Did any members of this household earn income or receive assistance from any of the following sources in the last 12 months? (select all that apply)

- ☐ Wages, salary, commissions, bonuses, or tips
- ☐ Self-employment income from own farm and non-farm businesses
- ☐ Interest, dividends, rental income, royalty income, or income from estates and trusts
- ☐ Social Security or Railroad Retirement
- ☐ Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI)
- ☐ Tribal or public assistance or welfare payments (e.g., SNAP and TANF)
- ☐ Retirement, survivor, or disability pensions
- ☐ Per capita payments
- ☐ VA payments
- ☐ Unemployment compensation
- ☐ Worker's compensation
- ☐ Child support or alimony
- ☐ Other _____

35. What was this household's total income for the past 12 months, before taxes, from all sources?: *(Please include all income from wages, salary, commissions, bonuses, tips, self-employment income from own farm and non-farm businesses (including proprietorships and partnerships), Social Security or Railroad retirement, SSI, SSDI, public assistance and welfare payments from state, local, or tribal welfare offices, interest, dividends, net rental income, royalty income, income from estates and trusts, unemployment or worker's compensation, per capita payments (Veterans' payments (VA), child support or alimony.)*

Total ANNUAL household income \$: _____

36. Which of your household members' goals could use financial support? *(select all that apply)*

- ☐ Buying a home
- ☐ Repairing, renovating or adding onto a home
- ☐ Buying a car
- ☐ Starting a business
- ☐ Expanding a business
- ☐ Pursuing higher education or technical certification
- ☐ Other: _____
- ☐ None of the above

37. Please rate your level of interest in receiving assistance with the following issues. Rate from 1 (Not Interested) – 4 (Very Interested). *(select one per line)*

- Financial coaching (how to manage money or credit repair): _____
- Home loan (mortgage/second mortgage/refinancing, down payment assistance, closing costs): _____
- Home ownership education: _____
- Home maintenance and repair classes: _____
- Business classes _____
- Business plan development _____
- Legal Assistance _____
- Finding retail or office space _____

38. What financial services are currently used by members of your household? *(select all that apply)*

- ☐ Checking or savings accounts
- ☐ Credit cards
- ☐ Mortgage loan
- ☐ Student loans
- ☐ Business loans
- ☐ Car loan
- ☐ Payday loan
- ☐ Personal loan
- ☐ Tribal loan
- ☐ Credit builder/rebuilder
- ☐ Other: _____
- ☐ I don't know

39. What additional financial services are needed by members of your household?

(select those that you would like to have but do not currently use)

- ☐ Checking or savings accounts
- ☐ Credit cards
- ☐ Mortgage loan
- ☐ Student loans
- ☐ Business loans
- ☐ Car loan
- ☐ Payday loan
- ☐ Personal loan
- ☐ Tribal loan
- ☐ Credit builder/rebuilder
- ☐ Other: _____
- ☐ I don't know

40. What are the barriers to receiving needed financial services in your household?

(select all that apply)

- ☐ No access to a bank
- ☐ Poor/non-existent credit
- ☐ Not familiar with using financial services
- ☐ Banks are too far away
- ☐ Poor/no internet access to use online banking
- ☐ Negative history with bank/lending institution
- ☐ Not applicable (my household has all the financial services we need)
- ☐ I don't know

41. What is your preferred method of accessing your financial services? *(select one)*

- ☐ Going to a bank branch
- ☐ Using an ATM
- ☐ Accessing an account via computer
- ☐ Using a mobile phone app
- ☐ Calling a bank representative
- ☐ Other: _____

42. Have you used any pay day lending services in the last year?

- ☐ Yes
- ☐ No

43. Have you defaulted on any loans in the last five (5) years? *(select one)*

- ☐ Yes
- ☐ No

44. If yes, what was the reason for defaulting? *(select all that apply)*

- ☐ Loss of income
- ☐ Unexpected healthcare expenses
- ☐ Unexpected legal expenses
- ☐ Other unexpected expense: _____
- ☐ Other reason: _____

Transportation

45. What types of transportation do members of your household use on a regular basis?

(select all that apply)

- ☐ Personal vehicle
- ☐ Bicycle
- ☐ Walking
- ☐ Public transportation provided by tribe
- ☐ Shared vehicle/carpool
- ☐ Hitching with friend or family member
- ☐ Hitchhiking
- ☐ Hired ride/taxi
- ☐ Other: _____

46. Do any members of this household rely on Flathead Transit/DHRD transportation for their daily transportation needs? (e.g., work, school, medical appointments)

- ☐ Yes
- ☐ No

47. How could the public transportation system on the Flathead Indian Reservation be improved?

Open Response: _____

48. What types of difficulties do members of this household have getting where they need to go?

(select all that apply)

- ☐ Walking is dangerous/unsafe in my community
- ☐ Biking is dangerous/unsafe in my community
- ☐ Do not own or have access to a reliable vehicle
- ☐ Do not have a driver's license
- ☐ Car not registered/no insurance/not legal
- ☐ Do not want to ask others for help with transportation
- ☐ No or limited public transportation in my community
- ☐ Public transportation is unsafe
- ☐ Public transportation routes do not go where I need to go
- ☐ No or limited taxi/hired ride service in community
- ☐ Physical or other disability makes transportation difficult
- ☐ None
- ☐ Other: _____

Health and Wellness

49. Which type(s) of health coverage do the members of this household have? *If household members are covered as dependents, please indicate the type of insurance held by the primary plan holder. (select all that apply)*

- ☐ Indian Health Service coverage
- ☐ Medicaid
- ☐ Medicare
- ☐ Employer-provided insurance
- ☐ Insurance purchased individually or through health insurance exchange
- ☐ Supplemental insurance (e.g., AFLAC)
- ☐ TRICARE (VA insurance)
- ☐ No coverage of any type
- ☐ Other: _____

50. Are there any adult members of this household who do not have health coverage? *(select one)*

- ☐ Yes
- ☐ No
- ☐ Don't know

51. Are there any children in this household who do not have health coverage? *(select one)*

- ☐ Yes
- ☐ No
- ☐ Don't know

52. Where do members of this household usually go for medical treatment? *(select all that apply)*

- ☐ Tribal Health Clinic
- ☐ Non-tribally operated clinic
- ☐ Hospital emergency room
- ☐ Urgent care or walk-in clinic
- ☐ Other: _____

53. In the past year, which, if any, of the following health issues have members of this household experienced? (select all that apply)

- ☐ Alzheimer's/dementia
- ☐ Asthma
- ☐ Cancer
- ☐ Diabetes
- ☐ Heart Disease
- ☐ Depression
- ☐ Other mental illness
- ☐ Obesity
- ☐ Serious dental issues
- ☐ Substance abuse
- ☐ COVID-19
- ☐ Other: _____
- ☐ None of the above

54. In the past year, how often have you or any member of your household delayed or elected to not receive needed healthcare services?

- ☐ Often
- ☐ Sometimes
- ☐ Never

55. What are the top three barriers preventing members of this household from accessing healthcare services? (select up to three (3))

- ☐ Cost is too high
- ☐ Don't offer the services this household needs
- ☐ Lack of childcare
- ☐ Lack of transportation
- ☐ No health insurance
- ☐ Times/schedules are inconvenient
- ☐ Wait times are too long/too hard to get an appointment
- ☐ No barriers to the services this household uses/needs
- ☐ Other: _____

56. Which of the following general health and wellness services are most needed by members of this household? *(select up to 3)*

- ☐ Home visits
- ☐ Immunization
- ☐ Dental services
- ☐ Wellness center
- ☐ Optical services
- ☐ Orthodontic services (braces, etc.)
- ☐ Reproductive health services
- ☐ Spiritual/cultural advisors
- ☐ Substance abuse services
- ☐ Lab services
- ☐ Mental health services
- ☐ Grief counseling
- ☐ Rehabilitation center for injury recovery (Physical Therapy)
- ☐ Trauma-informed therapy
- ☐ Other_____

Appendix B: Data Tables

The Data Tables presented here consist of a summary of responses broken down by sample area, with percentages aggregated at the Reservation level, as detailed in the methodology section of this report.

Any responses marked with an asterisk were categorized by Big Water staff from common responses to an “Other” option. Full text responses to open-ended questions are provided in Appendix C.

Household Data Tables

Household Composition – Summary at Household Level

Total Household Population:

# of Residents	Arlee	Polson	Ronan/Pablo	St. Ignatius	Remainder	Overall
1	30.0	23.1	25.0	19.5	25.8	24.3
2	38.8	52.6	31.0	41.4	42.4	42.9
3	10.0	7.7	18.0	12.6	16.7	12.8
4	15.0	5.1	15.0	12.6	6.1	9.3
5	1.3	7.7	4.0	3.4	4.5	5.2
6	1.3	2.6	3.0	4.6	3.0	2.9
7	3.8	1.3	2.0	3.4	0.0	1.6
9	0.0	0.0	1.0	1.1	1.5	0.7
10	0.0	0.0	1.0	0.0	0.0	0.2
11	0.0	0.0	0.0	1.1	0.0	0.1

1. How many of the people living or staying in this house, apartment, or mobile home today are ADULTS (age 18 and older)?

Percentage of Households with Specified # of Adults, by Sample Area

# of Adults	Arlee	Polson	Ronan/Pablo	St. Ignatius	Remainder	Overall
1	38.8	24.4	34	31.0	30.3	29.8
2	50.0	65.4	50	54.0	47.0	55.4
3	8.8	6.4	9	8.0	16.7	9.5

# of Adults	Arlee	Polson	Ronan/Pablo	St. Ignatius	Remainder	Overall
4	2.5	2.6	3	3.4	4.5	3.2
5	0	1.3	2	3.4	1.5	1.6
6	0	0	1	0	0	0.2
7	0	0	1	0	0	0.2

Overall Average: 1.93

2. How many of the people living or staying in this house, apartment, or mobile home today are CHILDREN (age 17 and younger)? If there are no children in this household, please put a "0" in the space below.

Percentage of Households with Specified # of Children, by Sample Area

# of Adults	Arlee	Polson	Ronan/Pablo	St. Ignatius	Remainder	Overall
0	68.8	80.8	64	59.8	78.8	73.1
1	13.8	5.1	10	21.8	10.6	9.9
2	10.0	5.1	16	6.9	9.1	9.2
3	3.8	7.7	7	3.4	0	5.2
4	1.2	1.3	2	2.3	0	1.3
5	2.5	0	1	3.4	0	0.8
6	0	0	0	1.1	0	0.1
7	0	0	0	0	1.5	0.3
8	0	0	0	1.1	0	0.1

Overall Average: 0.57

3. In which community is this housing unit located? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Arlee	97.5	0	0	0	1.6	7.9
Big Arm	1.2	1.3	0	0	7.9	1.8
Evato	1.2	0	0	0	7.9	1.4
Other	0	1.3	0	0	0	0.5
Polson	0	94.9	0	0	1.6	33.5
Pablo	0	1.3	29.3	0	0	9.2
Ronan	0	1.3	70.7	0	0	21.5
St. Ignatius	0	0	0	100	0	11.3
Charlo	0	0	0	0	36.5	5.8
Hot Springs	0	0	0	0	25.4	4.1
Dayton	0	0	0	0	7.9	1.3
Dixon	0	0	0	0	7.9	1.3

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Elmo	0	0	0	0	1.6	0.3
Lonepine	0	0	0	0	1.6	0.3

4. Which of the following best describes this housing unit? (select one)

Response	Arlee	Polson	Ronan/ Pablo	St Ignatius	Remainder	Overall
One-family house, not attached to any other house (includes modular/manufactured homes and HUD homes)	72.5	75.3	63	82.8	78.8	72.8
Mobile home	17.5	3.9	16	8	15.2	10.9
A unit in an apartment-style building	3.8	6.5	10	3.4	4.5	6.7
One-family house, attached to one or more houses (such as townhouses and duplexes)	3.8	13	10	3.4	1.5	8.4
Boat, RV, trailer, or van	1.2	0	0	2.3	0	0.4
Mobile home with attached addition*	1.2	0	1	0	0	0.4
Tiny house	0	1.3	0	0	0	0.5

5. When was this housing unit built?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Before 1940	6.2	9.2	3.0	11.5	9.1	7.35
1940 - 1959	7.5	6.5	5.0	5.7	10.6	6.76
1960 - 1979	20.0	34.2	29.0	23.0	18.2	27.59
1980 - 1999	27.5	15.8	18.0	23.0	16.7	18.33
2000 - 2009	15	22.4	12.0	17.2	25.8	18.67
2010 or later	11.2	6.6	11.0	9.2	12.1	9.50
I don't know	12.5	5.3	22.0	10.3	7.6	11.82

Housing Unit Size and Crowding

6. How many TOTAL ROOMS are in this housing unit? (If a room is used for more than one purpose, only count the room one time.) Rooms must be separated by built-in archways or walls that extend out at least 6 inches and go from floor to ceiling. For example, a dining area not separated from the kitchen by an archway or wall should not be considered a separate room. Please count all separate bedrooms, living rooms (can be a main room used for multiple purposes), dining rooms, recreation rooms, rooms in a finished basement, enclosed porches that can be used year-round, and lodger's rooms. Do NOT include bathrooms, open porches or porches that cannot be used year-round, balconies, foyers, halls, or unfinished basements.

Arlee

Number of Responses: 80

Average: 5.28

Median: 5

Range: 2 - 12

Polson

Number of Responses: 78

Average: 6.1

Median: 5

Range: 2 - 13

Ronan/Pablo

Number of Responses: 100

Average: 5.32

Median: 5

Range: 2 - 15

St Ignatius

Number of Responses: 85

Average: 5.41

Median: 5

Range: 2 - 12

Remainder

Number of Responses: 66

Average: 5.8

Median: 5

Range: 2 - 15

Overall Average: 5.72

7. Household population divided by number of rooms in household: Calculated

Arlee

Number of Responses: 79

Average: 0.48

Median: 0.43

Range: 0.1428571 - 1.5

Polson

Number of Responses: 77

Average: 0.43

Median: 0.4

Range: 0.09090909 - 1.5

Ronan/Pablo

Number of Responses: 100

Average: 0.54

Median: 0.5

Range: 0.09090909 - 1.666667

St Ignatius

Number of Responses: 85

Average: 0.56

Median: 0.5

Range: 0.1 - 1.571429

Remainder

Number of Responses: 65

Average: 0.46

Median: 0.4

Range: 0.09090909 - 1.25

Overall Average: 0.48

8. Households classified according to overcrowding level

Calculated

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not overcrowded	89.9	93.5	88	85.9	89.2	90.02
Overcrowded (1-1.5 persons/ room)	8.9	5.2	10	11.8	10.8	8.57
Severely overcrowded (>1.5 persons/ room)	1.3	1.3	2	2.4	0	1.41

Housing Condition

9. Please rate the condition of this housing unit. (select one for each category)

Exterior (siding, roof, foundation, etc.)*

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Excellent	28.7	32.9	26.3	28.2	21.2	28.10
Good	51.2	48.7	55.6	47.1	43.9	49.96
Fair	15	15.8	15.2	18.8	34.8	19.08
Poor	5	2.6	3	5.9	0	2.85

Interior (walls, flooring, plumbing, electrical, etc.)*

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Excellent	29.1	36.4	28.9	32.6	33.3	32.66
Good	53.2	46.8	54.6	52.3	39.4	48.95
Fair	12.7	13	14.4	12.8	25.8	15.51
Poor	5.1	3.9	2.1	2.3	1.5	2.87

Utilities (heating, cooling, water/sewer, etc.)*

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Excellent	30.4	34.6	27.8	30.2	28.8	30.84
Good	55.7	48.7	54.6	53.5	50	51.74
Fair	8.9	15.4	13.4	16.3	19.7	15.12
Poor	5.1	1.3	4.1	0	1.5	2.30

*See follow-up questions in open-response appendix

10. Thinking about the place you live, do you have problems with any of the following? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
None of the above	70.5	74.0	76.3	71.1	69.4	73.09
Bug or rodent infestation	14.1	8.2	8.2	14.5	8.1	9.33
Not working or no smoke detectors	14.1	5.5	7.2	8.4	4.8	6.77
Mold	7.7	6.8	7.2	13.3	8.1	7.93
Poor water quality/water leakage	6.4	5.5	8.2	7.2	11.3	7.61
Poor air quality	5.1	4.1	3.1	4.8	3.2	3.83
Oven or stove not working	0.0	6.8	5.2	6.0	4.8	5.37
Lead paint or pipes	0.0	4.1	1.0	0.0	3.2	2.4

Number of Responses: 393

Response Rate: 61.02%

11. In the past year, do you feel that the conditions of your housing has negatively affected your physical or mental health, or that of any members of your household?*

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	5.1	7.7	12.2	7.1	12.3	9.54
No	92.4	88.5	85.7	85.7	78.5	86.00
I don't know	2.5	3.8	2	7.1	9.2	4.46

*See follow up question in open response appendix

Housing Tenure and Expenses

12. Is this housing unit: (select one)

Response	Arlee	Polson	Ronan/ Pablo	St Ignatius	Remainder	Overall
Owned by you or someone in this household with a mortgage, deed of trust, or similar debt?	45.6	45.5	30	47.1	42.4	40.52
Owned by you or someone in this household free and clear?	36.7	36.4	30	35.6	40.9	35.16
Rented?	16.5	18.2	33	16.1	15.2	21.74
Occupied without payment of rent?	1.3	0	7	1.1	1.5	2.57

13. If owned by you or someone in this household, how did the owner obtain this home?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Bought the house already built.	74.2	66.7	81.7	70.4	64.8	71.01
Built the house themselves on their own land.	9.1	9.5	6.7	18.3	13	10.49
Had a general contractor build it on their own land.	10.6	9.5	6.7	5.6	14.8	9.42
Receive it as a gift or inheritance.	4.5	7.9	0	2.8	5.6	4.70
Signed a sales agreement that included the land as well as the cost of building the house.	1.5	6.3	5	2.8	1.9	4.37

14. If you or any member of this household OWNS this housing unit and has a mortgage, deed of trust, or similar debt, what is the total MONTHLY mortgage payment on THIS property? Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Arlee

Number of Responses: 22

Average: 1,313.18

Median: 1,042.5

Range: 270 - 3,000

Polson

Number of Responses: 20

Average: 1,207.95

Median: 1,219

Range: 319 - 2,600

Ronan/Pablo

Number of Responses: 25

Average: 1,257.36

Median: 1,000

Range: 100 - 7,500

St Ignatius

Number of Responses: 30

Average: 1,247.33

Median: 1,230

Range: 300 - 2,800

Remainder

Number of Responses: 21

Average: 1,186.38

Median: 1,200

Range: 270 - 4,000

Overall Average: 1,229.36

15. If you or any member of this household RENTS this housing unit, what is the MONTHLY rental payment on THIS property? Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Arlee

Number of Responses: 12

Average: 702.67

Median: 775

Range: 92 - 1,500

Polson

Number of Responses: 12

Average: 830.5

Median: 785

Range: 150 - 1,596

Ronan/Pablo

Number of Responses: 32

Average: 679.12

Median: 600

Range: 150 - 2,600

St Ignatius

Number of Responses: 12

Average: 417.17

Median: 237.5

Range: 150 - 1,000

Remainder

Number of Responses: 9

Average: 522.22

Median: 450

Range: 300 - 950

Overall Average: 676.98

16. If you or any member of this household RENTS this housing unit, who owns or manages your housing unit?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Private Landlord	58.8	75	57.1	37.5	70	62.18
Salish and Kootenai Housing Authority	23.5	5	20	25	10	14.83
Other public or Tribal entity*	11.8	0	2.9	12.5	10	4.25
Not specified*	5.9	20	2.9	25	10	12.029
Salish and Kootenai College	0	0	11.4	0	0	4.48
Lake County Community Housing Association	0	0	5.7	0	0	2.24

Number of Responses: 404

17. For renters - What proportion of this household's income goes to rent? (Calculated)

Arlee

Number of Responses: 8

Average: 0.34

Median: 0.19

Range: 0.03066667 - 1.4

Polson

Number of Responses: 9

Average: 0.43

Median: 0.31

Range: 0.1591837 - 1.5

Ronan/Pablo

Number of Responses: 24

Average: 1.02

Median: 0.22

Range: 0.04363636 - 7

St Ignatius

Number of Responses: 12

Average: 0.31

Median: 0.2

Range: 0.05333333 - 0.9926874

Remainder

Number of Responses: 7

Average: 0.21

Median: 0.2

Range: 0.105 - 0.32

Overall Average: 0.51

18. For renters - Does this household pay 30% of income or more to rent? (Calculated)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not rent burdened	62.5	33.3	58.3	75	71.4	55.16
Rent burdened	37.5	66.7	41.7	25	28.6	44.83

19. For homeowners - What percentage of this household's income goes to mortgage payments? (Calculated)

Arlee

Number of Responses: 15

Average: 0.23

Median: 0.16

Range: 0.05706522 - 0.65

Polson

Number of Responses: 14

Average: 0.25

Median: 0.2

Range: 0.105 - 0.6

Ronan/Pablo

Number of Responses: 21

Average: 0.41

Median: 0.22

Range: 0.054 - 3.6

St Ignatius

Number of Responses: 27

Average: 0.24

Median: 0.17

Range: 0.08 - 0.84

Remainder

Number of Responses: 15

Average: 0.21

Median: 0.17

Range: 0.078 - 0.525

Overall Average: 0.28

20. For homeowners - Does this household pay 30% of income or more to mortgage? (Calculated)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not mortgage burdened	80	78.6	76.2	77.8	80	78.09
Mortgage burdened	20	21.4	23.8	22.2	20	21.90

21. Which of the following energy sources do you use to heat your home? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Electricity	78.8	93.5	83.8	75.6	75.4	84.42
Wood	35.0	24.7	30.3	36.0	50.8	33.51
Gas or propane	26.2	31.2	27.3	26.7	35.4	30.28
Oil	6.2	5.2	4.0	11.6	7.7	6.18

Number of Responses: 407

Response Rate: 63.2%

22. Do you receive Heat Assistance or Low Income Home Energy Assistance (LIHEAP)? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	17.5	6.5	23.5	19.5	18.2	15.79
No	78.8	92.2	75.5	79.3	81.8	83.03
Don't know	3.8	1.3	1	1.1	0	1.18

23. Is this household eligible for LIHEAP? (Calculated)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
LIHEAP eligible	38	47.9	56.3	51.5	36.7	48.24
Not LIHEAP eligible	62	52.1	43.7	48.5	63.3	51.76

24. Is this household eligible for Weatherization Assistance? (Calculated)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
WAP eligible	38	47.9	57.7	51.5	36.7	48.68
Not WAP eligible	62	52.1	42.3	48.5	63.3	51.32

25. What proportion of this household's income goes to utility payments?

Arlee

Number of Responses: 49

Average: 0.11

Median: 0.04

Range: 0.008571429 - 0.6

Polson

Number of Responses: 46

Average: 0.13

Median: 0.06

Range: 0 – 2

Ronan/Pablo

Number of Responses: 67

Average: 0.15

Median: 0.06

Range: 0 - 2

St Ignatius

Number of Responses: 64

Average: 0.08

Median: 0.04

Range: 0 - 0.45

Remainder

Number of Responses: 48

Average: 0.15

Median: 0.04

Range: 0 - 3

Overall Average: 0.13

*26. Does this household pay 20% of income or more on utilities?
(Calculated *based only on heating season costs)*

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not utility burdened	83.7	89.1	85.1	95.3	85.4	87.6
Utility burdened	16.3	10.9	14.9	4.7	14.6	12.4

27. After any subsidies, what is the average MONTHLY cost for energy from all sources for this housing unit during "heating season" (November through April)? If you have not lived in this unit during heating season, please write "-1". Otherwise, please provide your best estimate.

Arlee

Number of Responses: 75

Average: 237.23

Median: 200

Range: 0 - 887

Polson

Number of Responses: 74

Average: 239.95

Median: 225

Range: 0 - 1,000

Ronan/Pablo

Number of Responses: 96

Average: 194.42

Median: 160

Range: 0 - 1,000

St Ignatius

Number of Responses: 81

Average: 214.07

Median: 180

Range: 0 - 1,000

Remainder

Number of Responses: 62

Average: 227.39

Median: 162.5

Range: 0 - 850

Overall Average: 223.59

28. Thinking about the next month, how worried are you that you and your family will have difficulty with each of the following?

Being able to work as many hours as you want

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not at all worried	72.2	77.6	68.7	77.6	83.3	75.49
Not too worried	17.7	6.6	16.2	9.4	6.1	10.54
Somewhat worried	6.3	13.2	10.1	11.8	7.6	10.61
Very worried	3.8	2.6	5.1	1.2	3	3.35

Being able to pay your rent or mortgage

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not at all worried	72.2	76.6	68.7	74.1	83.3	74.76
Not too worried	16.5	11.7	15.2	9.4	9.1	12.41
Somewhat worried	6.3	6.5	10.1	12.9	4.5	7.94
Very worried	5.1	5.2	6.1	3.5	3	4.90

Being able to pay your gas, oil, or electricity bills

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not at all worried	62	71.4	60	57.5	71.2	65.68
Not too worried	17.7	13	20	17.2	13.6	16.04
Somewhat worried	15.2	9.1	13	21.8	12.1	12.67
Very worried	5.1	6.5	7	3.4	3	5.62

Being able to pay your debts

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not at all worried	63.3	67.5	55	51.7	64.6	61.19
Not too worried	19	16.9	23	24.1	13.8	19.20
Somewhat worried	12.7	10.4	16	17.2	13.8	13.59
Very worried	5.1	5.2	6	6.9	7.7	6.03

Being able to pay your medical costs

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not at all worried	63.3	68.8	61	62.1	69.2	65.36
Not too worried	20.3	15.6	22	23	15.4	18.67
Somewhat worried	12.7	6.5	14	11.5	9.2	10.24
Very worried	3.8	9.1	3	3.4	6.2	5.74

Having enough to eat

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not at all worried	75.6	71.4	75	69	83.3	74.53
Not too worried	16.7	22.1	15	19.5	9.1	17.09
Somewhat worried	6.4	2.6	8	10.3	3	5.45
Very worried	1.3	3.9	2	1.1	4.5	2.93

Housing Needs - Household Composition

29. How many families live in this housing unit on a permanent or temporary basis?

Arlee

Number of Responses: 80

0	Family Units (#)	Independent Couples (#)	Single Adults (#)	Total (#)	Total (%)
0	56	59	32	--	--
1	23	21	39	60	75.0
2	1	0	9	17	21.2
3	0	0	0	3	3.8

Polson

Number of Responses: 78

0	Family Units (#)	Independent Couples (#)	Single Adults (#)	Total (#)	Total (%)
0	55	44	45	--	--
1	22	34	24	60	76.9
2	1	0	6	12	15.4
3	0	0	2	4	5.1
4	0	0	1	2	2.6

Ronan/Pablo

Number of Responses: 100

0	Family Units (#)	Independent Couples (#)	Single Adults (#)	Total (#)	Total (%)
0	63	79	44	--	--
1	35	21	42	75	75
2	1	0	11	18	18
3	1	0	1	4	4
4	0	0	2	2	2
5	0	0	0	1	1

St Ignatius

Number of Responses: 87

0	Family Units (#)	Independent Couples (#)	Single Adults (#)	Total (#)	Total (%)
0	51	68	40	--	--
1	33	19	37	66	75.9
2	3	0	8	13	14.9
3	0	0	2	7	8.0
4	0	0	0	1	1.1

Remainder

Number of Responses: 66

0	Family Units (#)	Independent Couples (#)	Single Adults (#)	Total (#)	Total (%)
0	42	47	32	--	--
1	24	19	28	52	78.8
2	0	0	6	11	16.7
3	0	0	0	3	4.5

30. Summary of Multi-family households

	% of households with >1 family	Average # of Families per household
Arlee	25.0	1.29
Polson	23.1	1.33
Ronan/Pablo	25.0	1.36
St. Ignatius	24.1	1.34
Remainder	21.2	1.26
Overall	23.5	1.32

31. If multiple families are living in this household, what are the top three (3) reasons for this living situation?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Prefer to live together	50.0	55.6	33.3	46.7	50.0	47.69
Not enough available housing	0.0	33.3	53.3	40.0	16.7	32.76
Not enough money to pay rent or mortgage	37.5	22.2	20.0	26.7	33.3	25.7
Child/elder care is easier	37.5	22.2	26.7	13.3	0.0	19.03
Mental health problems	12.5	0.0	6.7	6.7	16.7	6.8
Lost job/ no employment	12.5	0.0	13.3	20.0	0.0	6.34
Problems with substance abuse	12.5	0.0	0.0	0.0	16.7	4.47
Physical health problems	12.5	0.0	6.7	13.3	0.0	4.04
Eviction	0.0	0.0	6.7	6.7	0.0	2.33

Number of Responses: 53

Response Rate: 8.23%

32. Do all families living in this household make a financial contribution to the monthly housing payment?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	74.1	93.3	69.2	56.5	73.3	79.50
No	25.9	6.7	30.8	43.5	26.7	20.50

33. If any of the families living in this household do not financially contribute to the monthly housing payment, please list any of the following contributions that they make to the household. (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
None of the above	50.0	0	42.9	40	75	34.2
Housework/yardwork	33.3	100	28.6	40	0	50.35
Cash/money for expenses other than monthly rent/mortgage	16.7	50	28.6	20	25	33.83
Groceries	16.7	100	28.6	10	0	45.85
Childcare/other caregiving	0.0	50	0.0	10	0	19.3

Number of Responses: 29

34. If every individual, couple, family unit or group living or staying in this home who wanted to live separately was able to have their own housing unit, how many ADDITIONAL housing units would be needed to comfortably house them? Do not include this home. If no additional units are required, please write '0'. Example: Eight people currently live in a housing unit: a family of five, a couple, and an unrelated individual. The couple would like to live separately. The rest of the household would like to continue to live together. The number of additional units needed is "1."

Arlee

Number of Responses: 77

Average: 0.26

Median: 0

Range: 0 - 2

	Number	Percentage
0	58	75.3
1	18	23.4
2	1	1.3

Polson

Number of Responses: 71

Average: 0.44

Median: 0

Range: 0 - 2

	Number	Percentage
0	44	62.0
1	23	32.4
2	4	5.6

Ronan/Pablo

Number of Responses: 95

Average: 0.35

Median: 0

Range: 0 - 3

	Number	Percentage
0	72	75.8
1	15	15.8

	Number	Percentage
2	6	6.3
3	2	2.1

St Ignatius

Number of Responses: 78

Average: 0.35

Median: 0

Range: 0 - 3

	Number	Percentage
0	58	74.4
1	15	19.2
2	3	3.8
3	2	2.6

Remainder

Number of Responses: 64

Average: 0.36

Median: 0

Range: 0 - 2

0	Number	Percentage
0	44	68.8
1	17	26.6
2	3	4.7

Overall Average: 0.38

35. If members of your household would like to live in separate housing units, what type of housing would meet their needs? (select all that apply)

	Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Affordable homeownership units		76.9	64	68.4	47.4	52.9	62.14
Low-rent housing units		53.8	36	78.9	47.4	58.8	53.82
Private sector housing units		30.8	28	36.8	10.5	17.6	26.4
Temporary housing		23.1	16	10.5	0.0	11.8	12.71

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Assisted/independent living for elders	30.8	12	5.3	21.1	5.9	11.6
Student housing	23.1	16	15.8	0.0	0.0	11.55
Sober living	15.4	16	5.3	10.5	5.9	10.7
Nursing home/Skilled nursing facility	15.4	16	5.3	5.3	5.9	10.15
Housing for people with disabilities	23.1	16	5.3	10.5	0.0	10.1
Workforce housing	23.1	12	10.5	0.0	0.0	8.8
Group home for special needs	15.4	12	0.0	5.3	5.9	7.41
Transitional housing for formerly incarcerated individuals	15.4	8	5.3	0.0	5.9	6.68
Homeless shelter	15.4	8	5.3	5.3	0.0	6.01
Rehabilitation center (Detox facility)	0.0	0	0.0	5.3	5.9	1.78

Number of Responses: 93

Response Rate: 14.44%

36. Do you or someone in your household need a home that has handicap-accessible features (e.g., ramp, grab-bars, wide hallways, etc.)?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	6.4	14.9	14	12.6	12.3	13.26349
No	93.6	85.1	86	87.4	87.7	86.73651

*See follow-up question in open response appendix

37. If sufficient safe, sanitary, and affordable housing were available, in which communities would members of this household prefer to live? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Arlee	95.5	1.4	8.5	11.1	8.3	13.2
Polson	12.1	92.9	32.9	13.3	10.4	46.43
Evandro	9.1	0.0	0.0	4.4	12.5	3.79
St. Ignatius	7.6	1.4	7.3	75.6	6.2	12.12
Ronan	6.1	15.7	70.7	20.0	12.5	28.09
Pablo	3.0	1.4	26.8	2.2	0.0	7.5

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Dixon	1.5	0.0	1.2	0.0	8.3	2.13
Ravalli	1.5	0.0	1.2	2.2	2.1	1.08
Big Arm	0.0	8.6	2.4	0.0	4.2	4.59
Dayton	0.0	2.9	1.2	0.0	4.2	2.22
Hot Springs	0.0	2.9	1.2	0.0	31.2	7.81
Elmo	0.0	1.4	2.4	0.0	2.1	1.53
Charlo	0.0	0.0	3.7	4.4	35.4	8.69
Lonepine	0.0	0.0	0.0	2.2	2.1	0.67

Number of Responses: 311

Response Rate: 48.29%

38. What additional housing is most needed to better serve the communities on the Flathead Reservation? (Please select up to 3)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Low-rent housing units	50.7	51.4	67.0	61.6	59.3	57.89
Affordable homeownership units	54.8	55.6	45.1	50.7	54.2	52.24
Single-family home for purchase	46.6	34.7	36.3	39.7	33.9	36.45
Homeless shelter	19.2	20.8	23.1	23.3	23.7	22.11
Housing for people with disabilities	21.9	20.8	17.6	11.0	22.0	19.35
Sober living	21.9	13.9	20.9	20.5	16.9	17.58
Assisted/ independent living for elders	24.7	19.4	9.9	19.2	16.9	17.00
Private sector housing units	17.8	18.1	19.8	8.2	15.3	16.89
Skilled nursing home	20.5	16.7	17.6	16.4	11.9	16.22
Workforce housing	15.1	16.7	9.9	13.7	11.9	13.63
Student housing	17.8	15.3	11.0	4.1	11.9	12.59
Temporary housing	16.4	9.7	14.3	12.3	13.6	12.45
Transitional housing for formerly incarcerated individuals	9.6	8.3	13.2	11.0	15.3	11.34
Group home for special needs	12.3	9.7	8.8	6.8	16.9	10.89

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Veteran's supportive housing	5.5	8.3	6.6	5.5	3.4	6.36
Rehabilitation center (Detox facility)	9.6	5.6	4.4	9.6	6.8	6.31

Number of Responses: 368

Response Rate: 57.14%

39. Has anyone in this household applied for and been denied low-rent housing (through Salish & Kootenai Housing Authority or Lake County Community Housing Organization)?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	2.6	2.6	4.1	1.2	1.6	2.723258
No	97.4	97.4	95.9	98.8	98.4	97.276742

40. If so, what was the reason for denial?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Income too high/over-income	50	100	0	0	0	47.96
Existing debt to Housing Authority	50	0	0	100	100	23.15
Does not have a reference*	0	0	50	0	0	14.44
Ineligible due to criminal/drug related activity policy	0	0	50	0	0	14.44

Homeownership Interest

41. Is anyone in this household interested in becoming a homeowner?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes, interested in buying	12.8	12.5	9.5	9.9	15	11.72
Yes, interested in either	10.3	8.3	15.8	12.3	10	11.46
Yes, interested in renting-to-own	1.3	5.6	3.2	1.2	3.3	3.64
No	69.2	70.8	61.1	72.8	66.7	67.29
Don't know	6.4	2.8	10.5	3.7	5	5.88

42. If yes, what are the biggest barriers to these household members owning a new home? (select up to three (3)) Please select up to THREE (3) answers.

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Lack of available housing	64.7	57.9	46.2	57.9	75.0	59.21
Difficulty saving enough for a down payment and closing costs	47.1	63.2	38.5	63.2	62.5	55.81
Not enough income/Difficulty making monthly loan payments	23.5	26.3	19.2	47.4	31.2	27.6
Low credit score	17.6	15.8	23.1	5.3	18.8	17.25
High existing debts	17.6	10.5	7.7	0.0	6.2	8.41
High cost (money/time) of maintenance and repairs	17.6	10.5	0.0	5.3	6.2	7.1
Inability to get a land lease/lot in desired location	17.6	26.3	11.5	5.3	18.8	18.27
Poor credit history	5.9	15.8	38.5	0.0	18.8	19.49
Lack of information or understanding about the home buying process	5.9	5.3	11.5	10.5	12.5	8.9
Lack of available land	5.9	0.0	11.5	5.3	25.0	9
High cost of infrastructure (roads, water, sewer, electricity)	5.9	5.3	7.7	15.8	6.2	7.23
Lack of builders/contractors	0.0	15.8	0.0	10.5	6.2	8.15
Lack of access to a bank or lending institution	0.0	5.3	3.8	10.5	6.2	5.24
Lack of infrastructure (roads, water, sewer, electricity)	0.0	5.3	0.0	5.3	0.0	2.49
Lack of understanding of maintenance and repairs	0.0	0.0	7.7	0.0	6.2	3.15
Too many administrative hurdles (red tape)	0.0	0.0	3.8	0.0	0.0	0.92

Number of Responses: 97

Response Rate: 15.06%

Housing Features

43. Please rate the importance of each of the following home features on a scale of 1-4, with 1 being Not at All Important and 4 being Extremely Important.

Handicap accessible features

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	26.7	23.4	37.1	29.4	19.5	28.16
Somewhat important	28.9	36.2	28.6	21.6	41.5	32.50
Somewhat unimportant	11.1	21.3	14.3	21.6	12.2	16.80
Not at all important	33.3	19.1	20	27.5	26.8	22.54

3 or more bedrooms

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	22.2	23.4	38.6	33.3	11.9	27.43
Somewhat important	37.8	40.4	47.1	31.4	28.6	39.54
Somewhat unimportant	17.8	12.8	7.1	11.8	26.2	13.40
Not at all important	22.2	23.4	7.1	23.5	33.3	19.63

2 or more bathrooms

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	24.4	25.5	48.6	43.1	19	33.78
Somewhat important	33.3	48.9	40	31.4	42.9	42.08
Somewhat unimportant	22.2	14.9	5.7	11.8	9.5	11.16
Not at all important	20	10.6	5.7	13.7	28.6	12.98

Basement

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	11.1	4.3	12.9	14	9.5	9.44
Somewhat important	26.7	31.9	30	22	23.8	28.56
Somewhat unimportant	17.8	21.3	24.3	10	11.9	19.31
Not at all important	44.4	42.6	32.9	54	54.8	42.69

Alternative energy

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	22.2	29.8	38.2	37.3	21.4	31.36
Somewhat important	40	31.9	38.2	43.1	45.2	37.94
Somewhat unimportant	15.6	12.8	14.7	9.8	9.5	12.73
Not at all important	22.2	25.5	8.8	9.8	23.8	17.97

Multigenerational design

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	22.2	17	24.3	24	2.5	18.19
Somewhat important	26.7	34	48.6	30	40	38.90
Somewhat unimportant	13.3	14.9	11.4	20	15	14.17
Not at all important	37.8	34	15.7	26	42.5	28.74

Storm/tornado shelter

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	20	0	6.7	0	11.1	6.38
Somewhat important	10	16.7	6.7	30	33.3	16.98
Somewhat unimportant	30	33.3	53.3	10	11.1	33.84
Not at all important	40	50	33.3	60	44.4	42.79

Central air conditioning

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	31.1	23.4	32.9	26	19	26.60
Somewhat important	28.9	25.5	32.9	22	33.3	29.13
Somewhat unimportant	8.9	23.4	21.4	26	7.1	19.29
Not at all important	31.1	27.7	12.9	26	40.5	24.99

Yard with grass

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	46.7	27.7	57.1	39.2	35.7	41.23
Somewhat important	26.7	57.4	31.4	33.3	38.1	41.02
Somewhat unimportant	15.6	10.6	8.6	19.6	9.5	11.04
Not at all important	11.1	4.3	2.9	7.8	16.7	6.71

Garage

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	33.3	42.6	42.9	23.5	35.7	38.91
Somewhat important	37.8	36.2	27.1	41.2	42.9	34.94
Somewhat unimportant	13.3	12.8	25.7	25.5	11.9	18.24
Not at all important	15.6	8.5	4.3	9.8	9.5	7.91

Washer and dryer

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	82.2	80.9	78.6	78.4	71.4	78.37
Somewhat important	11.1	17	21.4	15.7	28.6	19.85
Somewhat unimportant	2.2	0	0	0	0	0.15
Not at all important	4.4	2.1	0	5.9	0	1.62

Storage shed

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	55.6	25.5	45.7	35.3	33.3	36.58
Somewhat important	37.8	44.7	40	43.1	45.2	42.59
Somewhat unimportant	4.4	17	11.4	13.7	9.5	12.71
Not at all important	2.2	12.8	2.9	7.8	11.9	8.12

Single story

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	20	21.3	21.4	15.7	17.5	20.05
Somewhat important	42.2	57.4	57.1	39.2	35	50.79
Somewhat unimportant	20	12.8	10	25.5	12.5	13.64
Not at all important	17.8	8.5	11.4	19.6	35	15.53

Two story

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	15.6	4.3	14.5	12	4.9	9.30
Somewhat important	15.6	29.8	29	36	31.7	29.48
Somewhat unimportant	22.2	29.8	30.4	24	9.8	25.58
Not at all important	46.7	36.2	26.1	28	53.7	35.64

Safety of area/neighborhood

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	84.4	85.1	82.9	80.4	69	81.15
Somewhat important	8.9	10.6	15.7	17.6	21.4	14.71
Somewhat unimportant	4.4	2.1	0	2	2.4	1.61
Not at all important	2.2	2.1	1.4	0	7.1	2.52

Proximity to family

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Extremely important	42.2	31.9	45.7	43.1	28.6	37.78
Somewhat important	35.6	48.9	28.6	37.3	47.6	39.87
Somewhat unimportant	4.4	14.9	14.3	11.8	11.9	13.15
Not at all important	17.8	4.3	11.4	7.8	11.9	9.20

Income

44. Did any members of this household earn income or receive assistance from any of the following sources in the last 12 months? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Wages, salary, commissions, bonuses, or tips	67.6	44.9	64.0	57.0	54.1	54.6
Social Security or Railroad Retirement	30.9	40.6	28.1	38.0	44.3	37.31
Self-employment income from own farm and non-farm businesses	19.1	17.4	24.7	27.8	23.0	21.58
Retirement, survivor, or disability pensions	19.1	20.3	14.6	17.7	23.0	19.12
Per capita payments	26.5	5.8	32.6	25.3	18.0	18.57
Interest, dividends, rental income, royalty income, or income from estates and trusts	17.6	15.9	5.6	16.5	14.8	13.39
VA payments	1.5	7.2	7.9	2.5	4.9	5.95
Supplemental Security Income (SSI) or Social	2.9	5.8	4.5	6.3	3.3	4.79

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Security Disability Insurance (SSDI)						
Unemployment compensation	2.9	2.9	1.1	2.5	4.9	2.84
Child support or alimony	1.5	0.0	6.7	3.8	1.6	2.48
Tribal or public assistance or welfare payments (e.g., SNAP and TANF)	5.9	0.0	3.4	3.8	3.3	2.39
Worker's compensation	0.0	0.0	0.0	0.0	1.6	0.33

Number of Responses: 366

Response Rate: 56.83%

45. What was this household's total income for the past 12 months, before taxes, from all sources? (Please include all income from wages, salary, commissions, bonuses, tips, self-employment income from own farm and non-farm businesses (including proprietorships and partnerships), Social Security or Railroad retirement, SSI, SSDI, public assistance and welfare payments from state, local, or tribal welfare offices, interest, dividends, net rental income, royalty income, income from estates and trusts, unemployment or worker's compensation, per capita payments (Veterans' payments (VA), child support or alimony.) Please enter in U.S. dollars, without any commas or spaces and with all zeroes. Example: \$21,200 would be entered as 21200.

Arlee

Number of Responses: 50

Response Rate: 62.5%

Average: 67,182.52

Median: 55,000

Range: 3,000 - 300,000

Polson

Number of Responses: 48

Response Rate: 61.5%

Average: 49,118

Median: 40,500

Range: 1,200 - 110,000

Ronan/Pablo

Number of Responses: 71

Response Rate: 71.0%

Average: 45,221.51

Median: 36,000

Range: 1,200 - 200,000

St Ignatius

Number of Responses: 66

Response Rate: 75.9%

Average: 69,677.47

Median: 45,000

Range: 2,188 - 500,000

Remainder

Number of Responses: 49

Response Rate: 74.2%

Average: 71,759.18

Median: 50,000

Range: 2,000 - 300,000

Overall Average: 56,528.97

46. Is this household classified as below or above the federal poverty threshold?

	Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Above Poverty Threshold		82	83.3	70.4	84.8	79.6	78.75
Below Poverty Threshold		18	16.7	29.6	15.2	20.4	21.25

Financial Services

47. Which of your household member's goals could use financial support?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Pursuing higher education or technical certification	27.8	31.9	28.3	35.0	29.0	30.45
None of the above	34.7	30.6	19.6	16.2	24.2	25.45
Buying a home	19.4	18.1	30.4	15.0	25.8	22.48
Repairing, renovating or adding onto a home	30.6	18.1	19.6	27.5	25.8	22.08
Buying a car	15.3	11.1	22.8	17.5	11.3	15.01
Starting a business	15.3	5.6	8.7	8.8	12.9	8.99
Expanding a business	5.6	6.9	10.9	7.5	6.5	7.75
*Planning for retirement	0.0	0.0	1.1	0.0	0.0	0.27

Number of Responses: 378

Response Rate: 58.7%

48. Please rate your level of interest in receiving assistance or education with each of the following topics Rate from 1 (Not interested) to 4 (Very Interested)

Financial coaching (how to manage money or credit repair)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	80.8	85.3	74.7	75.9	81.8	80.13
2 - Somewhat Uninterested	5.1	5.3	12.1	12.6	3	7.79
3 - Somewhat Interested	7.7	5.3	8.1	9.2	9.1	7.41
4 - Very Interested	6.4	4	5.1	2.3	6.1	4.66

Home loan (mortgage/second mortgage/refinancing, down payment assistance, closing costs)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	75.6	77.3	71.7	73.6	80.3	75.59
2 - Somewhat Uninterested	3.8	9.3	5.1	8	3	6.41
3 - Somewhat Interested	12.8	5.3	10.1	13.8	6.1	8.43

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
4 - Very Interested	7.7	8	13.1	4.6	10.6	9.57

Home ownership education

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	76.6	84	72.7	81.6	80.3	79.15
2 - Somewhat Uninterested	5.2	5.3	8.1	3.4	7.6	6.31
3 - Somewhat Interested	10.4	2.7	7.1	10.3	4.5	5.77
4 - Very Interested	7.8	8	12.1	4.6	7.6	8.76

Home maintenance and repair classes

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	60.8	66.7	65	67.8	72.3	66.77
2 - Somewhat Uninterested	8.9	4	9	9.2	6.2	6.84
3 - Somewhat Interested	12.7	16	11	12.6	15.4	13.74
4 - Very Interested	17.7	13.3	15	10.3	6.2	12.65

Business classes

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	73.1	78.1	70.7	73.6	81.8	75.58
2 - Somewhat Uninterested	9	12.3	7.1	8	3	8.40
3 - Somewhat Interested	14.1	6.8	19.2	16.1	6.1	12.08
4 - Very Interested	3.8	2.7	3	2.3	9.1	3.95

Business plan development

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	73.1	82.2	72.4	69	83.3	77.22
2 - Somewhat Uninterested	9	4.1	8.2	10.3	4.5	6.50
3 - Somewhat Interested	10.3	8.2	14.3	19.5	3	10.62
4 - Very Interested	7.7	5.5	5.1	1.1	9.1	5.66

Legal Assistance

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	70.1	78.1	70.7	74.7	75.8	74.45
2 - Somewhat Uninterested	7.8	4.1	10.1	13.8	7.6	7.91
3 - Somewhat Interested	13	9.6	9.1	6.9	9.1	9.31
4 - Very Interested	9.1	8.2	10.1	4.6	7.6	8.33

Finding retail or office space

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
1 - Not Interested	88.5	86.5	87.9	95.3	89.4	88.55
2 - Somewhat Uninterested	6.4	2.7	7.1	3.5	6.1	4.97
3 - Somewhat Interested	5.1	5.4	2	1.2	4.5	3.74
4 - Very Interested	0	5.4	3	0	0	2.74

49. What financial services are currently used by members of your household?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Checking or savings accounts	95.7	86.3	95.8	96.3	95.2	92.35
Credit cards	74.3	71.2	62.5	65.9	69.8	68.56
Mortgage loan	34.3	24.7	24.0	30.5	33.3	27.72
Car loan	34.3	19.2	32.3	30.5	27.0	26.43
Student loans	8.6	9.6	11.5	12.2	17.5	11.9
Personal loan	8.6	5.5	3.1	12.2	6.3	6.04
Tribal loan	7.1	4.1	8.3	13.4	4.8	6.49
I don't know	1.4	1.4	1.0	1.2	0.0	0.99
Business loans	0.0	5.5	5.2	4.9	1.6	4.12
Credit builder/rebuilder	0.0	2.7	3.1	0.0	0.0	1.74

Number of Responses: 384

Response Rate: 59.63%

50. What additional financial services are needed by members of your household? (select those that you would like to have but do not currently use)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
I don't know	47.4	22.2	32.1	52.9	41.7	33.93
Checking or savings accounts	21.1	18.5	14.3	14.7	16.7	16.94
Business loans	21.1	3.7	0.0	5.9	4.2	4.55
Personal loan	15.8	22.2	14.3	8.8	4.2	14.65
Student loans	10.5	11.1	7.1	8.8	0.0	7.55
Credit builder/rebuilder	10.5	7.4	7.1	2.9	8.3	7.3
Credit cards	5.3	25.9	3.6	11.8	16.7	15.45
Mortgage loan	5.3	33.3	21.4	20.6	12.5	22.53
Car loan	5.3	18.5	21.4	29.4	16.7	18.93
Payday loan	0.0	11.1	0.0	0.0	0.0	4.05
Tribal loan	0.0	3.7	7.1	5.9	0.0	3.7

Number of Responses: 132

Response Rate: 20.5%

51. What are the barriers to receiving needed financial services in your household?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not applicable (my household has all the financial services we need)	55.6	45.2	37.8	45.5	52.8	45.89
Poor/non-existent credit	22.2	9.7	42.2	9.1	19.4	20.56
Negative history with bank/lending institution	13.9	6.5	4.4	9.1	2.8	6.1
Poor/no internet access to use online banking	11.1	9.7	4.4	4.5	8.3	7.7
I don't know	11.1	22.6	11.1	25.0	13.9	17.35
Not familiar with using financial services	5.6	6.5	11.1	11.4	5.6	7.88
Banks are too far away	5.6	3.2	2.2	0.0	2.8	2.74
No access to a bank	0.0	0.0	2.2	0.0	2.8	1.11

Number of Responses: 192

Response Rate: 29.81%

52. What is your preferred method of accessing your financial services?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Accessing an account via computer	32.5	20.3	20	17.4	27.3	21.99
Going to a bank branch	29.9	37.8	36	47.7	36.4	37.52
Using a mobile phone app	23.4	31.1	29	23.3	21.2	27.30
Using an ATM	7.8	5.4	10	7	10.6	8.05
Calling a bank representative	3.9	0	1	1.2	1.5	0.99
No preference*	2.6	4.1	3	3.5	3	3.38
With help of friends or family*	0	1.4	1	0	0	0.76

53. Have you or anyone in your household used pay day lending services in the last year?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	1.3	0	3	2.3	1.5	1.52
No	98.7	100	97	97.7	98.5	98.48

54. Have you or anyone in your household defaulted on any loans in the last five (5) years?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	3.8	2.6	5.1	2.3	0	2.95
No	96.2	97.4	94.9	97.7	100	97.05

55. What was the reason for defaulting?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Loss of income	100	100	80	100	0	74.54
Other unexpected expense	0	50	20	0	0	23.11
Unexpected healthcare expenses	0	0	40	0	0	9.72

Number of Responses: 10

Response Rate: 1.55%

Transportation

56. What types of transportation do members of your household use on a regular basis? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Personal vehicle	93.7	100.0	92.9	97.6	98.5	97.3
Bicycle	8.9	6.4	5.1	11.9	10.6	7.74
Shared vehicle/carpool	5.1	2.6	4.0	4.8	6.1	4.1
Public transportation provided by tribe	3.8	2.6	6.1	2.4	1.5	3.3
Hitching with friend or family member	2.5	2.6	10.1	11.9	0.0	4.86
Hired ride	2.5	0.0	0.0	0.0	1.5	0.51
Hitchhiking	0.0	1.3	2.0	0.0	0.0	0.96

Number of Responses: 406

Response Rate: 63.04%

57. Do any members of this household rely on Flathead Transit/DHRD transportation for their daily transportation needs? (e.g., work, school, medical appointments)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	6.4	6.6	5.1	6	4.7	5.74
No	93.6	93.4	94.9	94	95.3	94.26

58. What types of difficulties do members of this household have getting where they need to go? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
None	64.9	76.3	68.8	75.9	75.0	73.32
Not enough money for gas	9.5	3.9	9.7	12.0	3.3	6.49
Walking is dangerous/unsafe in my community	14.9	3.9	5.4	4.8	8.3	6.16
Biking is dangerous/unsafe in my community	10.8	6.6	2.2	3.6	8.3	5.91

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
No or limited public transportation in my community	8.1	9.2	2.2	2.4	5.0	5.84
Do not want to ask others for help with transportation	5.4	5.3	5.4	6.0	5.0	5.35
Public transportation routes do not go where I need to go	9.5	5.3	3.2	6.0	1.7	4.46
Do not own or have access to a reliable vehicle	6.8	2.6	7.5	3.6	1.7	4.05
Car not registered/no insurance/not legal	5.4	2.6	4.3	2.4	1.7	3.04
Physical or other disability makes transportation difficult	4.1	1.3	5.4	4.8	1.7	2.97
Do not have a driver's license	1.4	3.9	2.2	3.6	0.0	2.45
No or limited taxi/hired ride service in community	9.5	1.3	3.2	1.2	0.0	2.15
*Cost	0.0	1.3	2.2	1.2	1.7	1.49
*Road Conditions	1.4	1.3	0.0	1.2	0.0	0.71
Public transportation is unsafe	0.0	0.0	1.1	0.0	0.0	0.27

Number of Responses: 386

Response Rate: 59.94%

Health/Wellness

59. Which type(s) of health coverage do the members of this household have? (select all that apply) If household members are covered as dependents, please indicate the type of insurance held by the primary plan holder.

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Employer-provided insurance	39.0	19.7	24	26.7	32.3	25.67
Medicare	33.8	55.3	41	43.0	52.3	48.23
Indian Health Service coverage	32.5	19.7	46	30.2	20.0	28.31

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Medicaid	28.6	23.7	37	32.6	27.7	29.11
Insurance purchased individually or through health insurance exchange	14.3	19.7	18	16.3	21.5	18.88
Supplemental insurance (e.g., AFLAC)	7.8	10.5	6	4.7	3.1	7.06
No coverage of any type	5.2	2.6	4	2.3	1.5	2.89
TRICARE (VA insurance)	3.9	3.9	5	1.2	4.6	4.03

Number of Responses: 404

Response Rate: 62.73%

60. Are there any adult members of this household who do not have health coverage? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	5.1	5.1	10	9.4	7.6	7.45
No	92.4	92.3	86	88.2	90.9	89.75
Don't know	2.6	2.6	4	2.4	1.5	2.79

61. Are there any children in this household who do not have health coverage? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	1.3	0	1	4.7	0	0.93
No	98.7	98.7	95.9	94.1	100	97.56
Don't know	0	1.3	3.1	1.2	0	1.5

62. Where do members of this household regularly go for needed healthcare? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Non-tribally operated clinic	63.5	60.6	72.2	67.9	65.0	65.39
Urgent care or walk-in clinic	32.4	34.8	35.1	25.9	28.3	32.43
Tribal Health Clinic	28.4	15.2	23.7	24.7	15.0	19.31
Hospital emergency room	20.3	16.7	21.6	17.3	20.0	18.95

Number of Responses: 378

Response Rate: 58.7%

63. In the past year, which, if any, of the following health issues are members of this household facing?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
None of the above	47.3	45.2	48.0	33.3	46.7	45.16
COVID-19	23.0	21.9	17.3	21.8	15.0	19.45
Depression	20.3	19.2	19.4	20.5	11.7	17.94
Diabetes	12.2	16.4	13.3	26.9	20.0	17.17
Serious dental issues	14.9	8.2	9.2	19.2	11.7	10.87
Asthma	8.1	12.3	11.2	10.3	8.3	10.67
Heart Disease	10.8	9.6	8.2	10.3	13.3	10.21
Cancer	4.1	9.6	7.1	7.7	8.3	8.09
Mental illness other than depression	12.2	5.5	14.3	3.8	5.0	7.9
Obesity	12.2	6.8	7.1	14.1	1.7	7.03
Alzheimer's/dementia	1.4	1.4	2.0	2.6	1.7	1.74
Substance abuse	5.4	0.0	0.0	1.3	3.3	1.26

Number of Responses: 383

Response Rate: 59.47%

64. In the past year, how often have you or any member of your household delayed or elected to not receive needed healthcare services?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Never	73.4	75	64.6	66.7	69.7	69.96
Sometimes	19	19.7	25.3	28.7	25.8	23.35
Often	7.6	5.3	10.1	4.6	4.5	6.69

65. What are the top three (3) barriers preventing members of this household from accessing healthcare services?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
No barriers to the services this household uses/needs	53.6	71.2	64.0	58.1	52.5	62.85
Wait times are too long/too hard to get an appointment	23.2	13.7	19.1	21.6	25.4	19.05
Cost is too high	26.1	12.3	18.0	20.3	22.0	17.66
Times/schedules are inconvenient	17.4	6.8	12.4	13.5	15.3	11.49
Lack of transportation	8.7	2.7	4.5	2.7	3.4	3.77

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
No health insurance	1.4	4.1	5.6	1.4	0.0	3.12
Lack of childcare	1.4	1.4	1.1	1.4	1.7	1.39
Don't offer the services this household needs	4.3	0.0	1.1	1.4	0.0	0.76

Number of Responses: 364

Response Rate: 56.52%

66. Which of the following general health and wellness services are most needed by members of this household?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Dental services	64.2	53.6	59.2	59.3	68.1	59.47
Optical services	37.7	35.7	47.9	44.4	42.6	41.2
Wellness center	24.5	14.3	15.5	25.9	23.4	18.53
Lab services	17.0	16.1	16.9	24.1	10.6	16.08
Mental health services	20.8	17.9	15.5	14.8	8.5	15.3
Immunization	15.1	7.1	16.9	14.8	17.0	12.99
Home visits	17.0	16.1	8.5	13.0	6.4	12.01
Substance abuse services	9.4	12.5	5.6	5.6	6.4	8.6
Spiritual/ cultural advisers	5.7	3.6	11.3	5.6	8.5	6.87
Grief counseling	9.4	5.4	4.2	9.3	6.4	6.05
Trauma-informed therapy	9.4	7.1	4.2	5.6	4.3	5.85
Reproductive health services	5.7	5.4	4.2	3.7	4.3	4.73
Rehabilitation center for injury recovery (Physical Therapy)	3.8	1.8	2.8	5.6	4.3	3.12
Orthodontic services (braces, etc.)	1.9	1.8	2.8	1.9	4.3	2.58

Number of Responses: 281

Response Rate: 43.63%

Individual Adult Data Tables

Demographics

1. What is your age?

Arlee

Number of Responses: 139

Average: 50.65

Median: 52

Range: 18 - 86

Polson

Number of Responses: 144

Average: 56.72

Median: 59.5

Range: 18 - 91

Ronan/Pablo

Number of Responses: 196

Average: 50.99

Median: 52

Range: 18 - 102

St Ignatius

Number of Responses: 167

Average: 53.01

Median: 54

Range: 18 - 89

Remainder

Number of Responses: 132

Average: 54.54

Median: 60

Range: 18 - 83

Overall Average: 54.05

2. What is your gender? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Male	50.7	47.3	44.9	49.1	49.6	47.4
Female	48.6	50.7	54.6	50.9	50.4	51.7
Prefer Not to Answer	0.7	2	0.5	0	0	0.9

3. What is your current marital status? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Married to a non-tribal member	37.9	48.6	33.2	44	50	42.9
Single	43.6	40.4	45.4	38.7	34.1	40.9
In a domestic partnership	4.3	3.4	13.8	6	7.6	7.6
Married to a CSKT member	5.7	2.7	5.6	8.3	6.8	5.2
Married to a member of a different tribe or village	5	2.7	0.5	2.4	1.5	2.0
Separated	3.6	2.1	1.5	0.6	0	1.5

4. Have you ever served on active duty in the U.S. Armed Forces, Reserves or National Guard? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	6.7	14.3	14.1	11	7.8	12.22
No	93.3	85.7	85.9	89	92.2	87.78

5. What is your race? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
White	74.7	73.3	71.8	72.8	69.3	72.24
American Indian or Alaska Native	29.3	29.3	28.7	30.9	34.6	30.45
Native Hawaiian or Pacific Islander	1.3	1.3	1.0	0.6	0.0	0.89
Hispanic/Latino*	1.3	3.3	2.6	0.6	0.8	2.17

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Black or African American	0.7	0.0	0.5	0.0	0.0	0.18
Some Other Race	0.7	0.0	0.5	0.6	0.8	0.41
Asian	0.0	0.0	1.5	0.6	0.0	0.43

Number of Responses: 784

6. Are you an enrolled member of the Confederated Salish & Kootenai Tribes? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	18.6	8.7	23.6	21.6	17.4	16.83
No	81.4	90.6	75.4	77.8	82.6	82.57
Pending	0	0.7	1	0.6	0	0.61

7. If you are not an enrolled member, are you an enrolled member of a different tribe or village?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	12.7	4.6	12.2	5.5	5.7	7.54
No	87.3	95.4	87.8	94.5	94.3	92.46

8. Which of the following options best describes your current living situation? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
I own this home/unit	63.6	63.2	37.8	63.7	58.8	54.73
I rent this home/unit	13.6	18.1	23.5	10.7	13	17.69
I own this unit along with other friends or family	7.1	1.4	6.6	2.4	6.9	4.47
I am living in the home of family or friends on a PERMANENT basis (no payment)	6.4	5.6	5.6	7.1	3.1	5.38
I am living in the home of family or friends on a temporary or permanent basis (with or without payment)	6.4	6.9	14.8	11.9	12.2	10.78
I am living in the home of family or friends on a	2.9	0.7	4.6	3	4.6	2.97

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
TEMPORARY basis (no payment)						
I rent this unit along with other friends or family	0	4.2	7.1	1.2	1.5	3.99

Employment/Job Training

9. What is your current employment status? (select all that apply)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Permanent Full-Time	38.5	32.9	30.3	28.9	33.1	32.38
Retired	23.6	32.2	29.2	35.8	37.9	32.36
Self Employed	14.9	7.4	11.3	14.5	8.1	9.85
Unemployed	8.8	9.4	10.8	6.3	8.1	9.11
Disabled	3.4	8.7	8.2	10.1	2.4	7.00
Permanent Part-Time	4.7	5.4	5.1	4.4	4.8	5.05
Student	5.4	2.7	2.1	1.3	4.8	3.06
Unpaid stay-at-home care giver	2.0	2.7	4.1	3.1	2.4	2.97
Seasonal Full-Time	2.0	1.3	3.6	1.9	0.8	1.88
Temporary Part-Time	0.7	2.7	0.0	0.6	2.4	1.60
Seasonal Part-Time	0.0	1.3	3.6	0.6	0.8	1.58
Temporary Full-Time	0.7	0.7	2.6	0.0	1.6	1.28

Number of Responses: 775

10. If you are currently employed, what field of work are you in?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Healthcare/Social Services	14.1	10.6	14.8	25.7	8.9	13.15
Retail/Food Service	17.9	13.6	9.1	7.1	16.1	12.70

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Education	14.1	9.1	12.5	10.0	19.6	12.61
Natural Resources/ Environment/ Agriculture	11.5	10.6	13.6	11.4	8.9	11.14
Sales/Marketing/ Customer Service	7.7	19.7	5.7	2.9	7.1	10.97
General Construction/ Heavy Equipment Operation	10.3	4.5	14.8	14.3	7.1	9.04
Administration and Human Resources	6.4	10.6	8.0	2.9	1.8	7.01
Skilled Labor (Carpentry, Iron Worker, Masonry/ Bricklaying, Pipefitter, Welder)	3.8	4.5	10.2	8.6	5.4	6.45
Manufacturing	1.3	3.0	3.4	1.4	7.1	3.64
Military/Law Enforcement	2.6	4.5	2.3	2.9	3.6	3.46
*Transportation	3.8	4.5	0.0	2.9	5.4	3.37
*Community/ Social Services/ Government	2.6	3.0	4.5	2.9	1.8	3.08
IT/Graphic Design (Information Technology)	2.6	3.0	2.3	4.3	1.8	2.69
Hospitality/Gaming	2.6	1.5	3.4	0.0	3.6	2.33
Finance/Account-ing/ Budgeting	3.8	1.5	1.1	2.9	3.6	2.17
*Arts and Design	1.3	3.0	0.0	1.4	0.0	1.35
Traditional Art/Beadwork	1.3	1.5	1.1	0.0	0.0	0.92
*Real Estate	0.0	0.0	1.1	2.9	0.0	0.57

Number of Responses: 358

11. If you are currently employed, how long is your commute?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Less than 15 minutes	17.1	46.6	56.3	27.1	26.2	41.98
16-30 minutes	25	11	25.2	23.5	19.7	19.35
31-60 minutes	27.6	9.6	1.9	10.6	26.2	11.29
More than 1 hour	5.3	13.7	7.8	11.8	13.1	10.86
Work from home/ no commute	25	19.2	8.7	27.1	14.8	16.50

12. If you are currently unemployed, have you looked for work in the past month? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	50	40	19	46.2	35.7	31.87
No	50	60	81	53.8	64.3	68.12

13. If you are currently unemployed and looking for work, what type of employment schedule are you looking for?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Permanent Full-Time	60	83.3	54.5	100	100	79.71
Permanent Part-Time	20	33.3	45.5	100	25	40.51
Temporary Full-Time	20	16.7	36.4	100	25	32.24
Temporary Part-Time	0	16.7	36.4	100	25	30.62
Seasonal Part-Time	0	16.7	36.4	100	25	30.62
Seasonal Full-Time	20	16.7	27.3	100	25	30.02
Contract/Gig Work (on own schedule)	20	16.7	18.2	100	25	27.81
Day Labor	0	16.7	18.2	100	25	26.19

Number of Responses: 27

14. If you are currently unemployed, what are the biggest barriers to obtaining new employment?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Lack of transportation	33.3	42.9	33.3	25	22.2	33.67

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Lack of childcare	22.2	28.6	6.7	0	22.2	18.46
Lack of available jobs	22.2	14.3	40.0	0	55.6	28.25
Different or insufficient education/ experience (i.e. not qualified for position)	11.1	14.3	26.7	25	0.0	15.23
Disability/ health condition (including mental health)	11.1	14.3	26.7	50	0.0	17.86
Lack of stable housing	11.1	0.0	0.0	0	0.0	0.9
Criminal background check requirements	11.1	14.3	6.7	25	0.0	10.37
Shift scheduling conflicts	11.1	14.3	0.0	0	11.1	8.42
Drug testing requirements	0.0	14.3	0.0	0	0.0	5.22
Other family responsibilities	0.0	0.0	13.3	25	0.0	5.86
None*	0.0	0.0	13.3	0	11.1	5.53

Number of Responses: 44

15. What types of skills/job training would you be interested in completing?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Computer software	10.2	22.7	25.0	15.3	10.3	18.93
General Construction/ heavy equipment operation	11.9	27.3	13.8	8.5	10.3	17.31
Finance/Accounting/ Budgeting	15.3	13.6	26.2	11.9	15.4	17.01
Skilled labor (e.g., carpentry, ironwork, masonry/bricklaying, pipefitter, welding)	10.2	20.5	15.0	16.9	10.3	15.86
Business/Technical Writing	20.3	13.6	17.5	13.6	15.4	15.48
Management/ Supervisory Skills	13.6	13.6	16.2	11.9	17.9	14.96
Office and Administrative Support	8.5	11.4	11.2	5.1	12.8	10.76

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Sales/Marketing/ customer service	6.8	13.6	8.8	6.8	10.3	10.50
Project management	11.9	6.8	11.2	16.9	5.1	9.00
Human Resource Management	5.1	6.8	8.8	11.9	7.7	7.88
Drug/Alcohol Counseling	8.5	4.5	5.0	1.7	12.8	6.37
Communication and Presentation Skills	13.6	0.0	11.2	6.8	5.1	5.59
Job-seeking skills (resume writing, interviewing, etc.)	1.7	4.5	3.8	1.7	7.7	4.48
Healthcare (In-home health care worker/ CNA)	8.5	2.3	7.5	1.7	2.6	4.07
Don't know*	5.1	4.5	3.8	1.7	2.6	3.70
Bar and restaurant service	5.1	2.3	5.0	1.7	2.6	3.18
Natural world (Forestry, farming, wildlife)*	1.7	0.0	5.0	0.0	2.6	1.89
Art and Music*	1.7	2.3	1.2	0.0	2.6	1.81
Creative writing*	0.0	4.5	0.0	0.0	0.0	1.64
Education (teaching, daycare)*	1.7	2.3	1.2	3.4	0.0	1.63
Aviation*	0.0	0.0	0.0	0.0	5.1	1.06
Beauty/Massage*	0.0	0.0	1.2	1.7	2.6	1.01
Native language and cultural preservation*	1.7	0.0	0.0	1.7	2.6	0.85
Workshops for seniors*	0.0	0.0	0.0	1.7	2.6	0.72
General Education/Life skills*	0.0	0.0	1.2	1.7	0.0	0.47
Psychology, Sociology, and Law Enforcement*	1.7	0.0	1.2	0.0	0.0	0.43

Number of Responses: 281

16. Was your employment status affected by the COVID-19 pandemic?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
No	76.6	78.7	82.4	84.8	80.3	80.65
Yes, found new employment	3.6	1.4	2.1	0.6	3.1	1.98
Yes, reduced hours	14.6	14.9	11.9	9.8	11	12.71
Yes, lost job	3.6	3.5	3.1	4.9	4.7	3.77
Yes, increased hours*	1.5	1.4	0.5	0	0	0.74
Yes, quit to avoid exposure*	0	0	0	0	0.8	0.13

17. What is the highest level of education you have completed? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Below 9th grade	2.1	0.7	3.1	1.2	4.6	2.24
9th-12th grade (no high school diploma)	5	7.5	10.3	7.1	9.9	8.53
GED/HSED	7.1	2	6.7	6	5.3	4.81
High school diploma	22.9	25.2	24.6	23.8	22.9	24.29
Some college (no degree)	17.9	22.4	22.6	20.2	14.5	20.54
Technical college or certification program	4.3	6.8	7.2	8.9	7.6	7.12
Associate's degree	9.3	8.8	8.2	6	3.8	7.49
Bachelor's degree	22.1	13.6	10.3	16.1	19.8	14.55
Graduate or professional degree	6.4	12.2	6.2	9.5	8.4	9.02
Doctorate	2.9	0.7	1	1.2	3.1	1.41

Individual Child Data

Demographics

1. What is this child's age?

Arlee

Number of Responses: 37

Average: 8.46

Median: 9

Polson

Number of Responses: 31

Average: 10.52

Median: 11

Ronan/Pablo

Number of Responses: 70

Average: 9.65

Median: 10

St Ignatius

Number of Responses: 77

Average: 8.79

Median: 9

Remainder

Number of Responses: 26

Average: 8.62

Median: 8

Overall Average: 9.58

2. What is this child's gender?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Male	47.5	47.1	47.1	57.1	53.8	49.68
Female	45	44.1	47.1	42.9	46.2	45.31
Prefer Not to Answer	7.5	8.8	5.7	0	0	5.01

3. What is this child's grade level?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Not yet in school	30	8.8	20	16.9	23.1	17.50
Pre-Kindergarten (Early childhood/ Head Start)	15	5.9	2.9	9.1	0	5.27
Kindergarten	0	0	4.3	6.5	3.8	3.17
1st – 5th grade	20	41.2	25.7	36.4	30.8	31.93
6th – 8th grade	15	11.8	22.9	13	23.1	17.62
9th – 12th grade	17.5	32.4	24.3	16.9	15.4	23.65
High school graduate or higher	0	0	0	1.3	3.8	0.67
No longer in school/dropped out	2.5	0	0	0	0	0.17

4. Which of the following options best describes this child's current living situation? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
This child is living in the home of immediate family or relatives on a permanent basis	92.3	91.2	94.3	94.8	88.5	92.73
This child is living in the home of an unrelated caregiver on a permanent basis	2.6	0	0	3.9	0	0.86
This child is living in the home of an unrelated caregiver on a temporary basis	2.6	5.9	0	0	7.7	2.65

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
This child is living in the home of immediate family or relatives on a temporary basis	2.6	2.9	5.7	1.3	3.8	3.76

5. What is this child's race?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
American Indian or Alaska Native	64.4	51.0	56.9	53.1	61.1	55.88
White	44.4	60.8	53.8	55.1	58.3	56.72
Black or African American	4.4	2.0	3.1	2.0	0.0	2.05
Hispanic/Latino*	2.2	0.0	0.0	0.0	0.0	0.18
Asian	0.0	3.9	3.1	0.0	0.0	2.18
Native Hawaiian or Pacific Islander	0.0	3.9	4.6	0.0	2.8	3.12

Number of Responses: 246

6. Is this child an enrolled member of the Confederated Salish and Kootenai Tribes? (select one)

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	15	5.9	34.3	25	50	25.378637
No	80	91.2	61.2	71.1	50	71.150704
Pending	5	2.9	4.5	3.9	0	3.470658

7. If not, is this child an enrolled member of a different tribe?

Response	Arlee	Polson	Ronan/Pablo	St Ignatius	Remainder	Overall
Yes	20.6	16.1	12.2	5.5	0	12.064508
No	79.4	83.9	87.8	89.1	84.6	85.698018
Don't know	0	0	0	5.5	15.4	2.237474

Appendix C: Open Response

The following text consists of select responses to open-ended questions from the Housing Needs Assessment survey. The text has been screened to remove any personally identifiable information, but otherwise left unedited. These responses may be used to provide additional context to the subjects addressed in the survey data tables.

1. Please explain the reason(s) for rating the Exterior Conditions of your housing unit as "Poor" or "Fair."

Responses:

"Windows and doors need replacing"

"Siding upgrades needed, lead exterior paint, rain gutters need improved"

"Old, roof needs help, no double pane windows"

"Exterior finish painting g in progress."

"Siding issues"

"Old"

"Roof Leaks"

"Needs paint, has cracks"

"Needs to be restained, roof needs repair"

"Too old"

"Old needs to to be updated."

". LEAKING FOUNDATION, NEEDS CEMENT PATCHING, and replacement of whole window."

"All needs to be redone"

"Siding needs I provenent"

"Siding needs redone"

"Needs painting and roof needs repairs"

"Needs siding and paint"

"Old, sinking a bit"

"Weathered trailer"

"Good , but needs more insulation under siding"

"Old and dated"

"Problems with drainage, rotting , eroding foundation."

"Old and air blows through"

"Work in progress"

"Needs new door and roof"

"Needs roof"

"Roof needs sealing"

"Siding and roof"

"Older apartments,bricks are deteriorating"

"Old siding needs upgrade."

"New roof, paint, double pane windows"

"Siding roofing"

"Aluminum siding is beaten, cold weather, snow loads old paneling needs upgrades with real ins"

"Siding needs to be replaced and woodpeckers eat holes, plus dry rot"

"Siding need replacement, windows need maintainence"

"Needs painting, gutters, roofing needs new shingles"

"Half of the roof has blown off"

"Skirting, porch door, soffet"

"Siding is warping"

"I need paint upgrades for mobile home exterior. NEED ASSISTANCE MOVING TWO TRUCK LOADS OF RUBBISH FROM BACK YARD TO DUMP."

"Roof, paint need work"

"No gutters/leaks and construction not completed. Crawl space fills with water, need a French drain"

"Need new siding"

"Needs new siding"

"Needs updated windows"

"Shingles will need to be replaced soon"

"Needs paint"

"New Ramp and Siding"

"Siding needs repaired"

"Windows"

"Siding"

"No siding"

"siding and foundation issues"

"Just old"

"The siding is old coming apart from the house.roof is also needs a little work"

"House was painted with lead based paint and now the paint is flaking and falling to the ground."

"Old siding and broken wooden skirting"

"The roof has a leak from previous owners attempting to put in a wood stove"

"Need new roofing & gutters, siding was nailed up on back side of house"

"needs new siding"

"Windows need to be replaced, there is a crack in one bedroom wall that you can feel air coming through."

"Leaking into frame of house, causing mold, etc into rooms. Dysfunctional rain gutters as well, causing issues. Also, holes in walls (unsure of source+ other things."

"needs painted and sealant roof repair"

"Roof leaks windows are old air gets through"

"Siding needs to be painted, same shingles as when it was built"

"Needs general upkeep maintenance"

"In need of repairs."

"The siding is old, as is the house, and there are bees and birds that get under the siding and under the roof."

"Roof needs replaced, siding needs updated, old windows that don't close tight"

"Roof not included with answer; siding is in poor shape; foundation solid"

"old and in lacking in maintenance over the years"

"Stucco siding. 2x4 walls. Poor insulation"

"Poor paint job to cover up old wood siding that needs love or replacing."

"needs additional insulation and roof repair"

"Vinyl siding needs replaced. Windows leak, insulate siding underneath"

"siding is broken or missing in places"

"Poor"

"ROOF IS TERRIBLE LOT OF LEAKS, BLEW OFF DURING WIND STORM"

"siding holes in it and paper thin. older trailer we painted but needs insulation. leaks. needs windows fixed broken and single pane"

"Leaks occasionally need patched"

"Our siding and roofing is in need of replacement or repair"

"Need trim work on exterior"

"Needs new siding repairs or painting"

2. Please explain the reason(s) for rating the Interior Conditions of your housing unit as "Poor" or "Fair."

Responses:

"Need carpeting"

"Ant infestation due to older wood interior"

"None"

"Floorin bathrom needs replaced"

"Good"

"Old"

"Nothing, just old"

"Older"

"The flooringing needs to be upgraded, some of the the linoleum is unsafe, trip hazards. Paint should be refreshed, and would make the place brighter more cheerful. As an example, a window needed replacement due to neighbors lawnmower, causes a hardship to fixed income retirees, because the Tribal landlord makes the tenant pay for structural repairs, like windows."

"Needs to be upgrades electrical"

"My interior is thrashed, needs some upgrades,. ELECTRICAL OUTLETS DONT WORK ,WE USE A LOT OF EXTENSION CORDS . OLD FLOORS NEED UPGRADES,, DOORS NEED UPGRADES INSIDE to allow son`s wheelchair. REFRESH PAINT.The weatherization , mold growing from flooded floors in the bathrooms. Floors need upgrade."

"Electrical is dangerously bad, flooring bad shape"

"Walls need I mprovement, sink was leaking , water damage under the sink. "

"New flooring needed, water leaks"

"Heating, & windows older li noleum. Need upgrades & replacement"

"Hole in floor plumbing ok"

"Pretty good , but needs upgrades to sheetrock on walls AND CEILING."

"Old and dated"

"It's okay"

"Old and starting to crumble at 104 years old"

"In process of renovation"

"Everything needs fixing, it's old"

"Needs flooring"

"Insulation needs, Flooring,"

" Good enough"

"Paint, windows, trim"

"Electrical upgrades and window s would be welcome"

"Upgradesvto electrical circuits insulation , carpets need upgrade replacement"

"Its a work in progress, some good, others in need of repair"

"Everything needs an upgrade"

"Floor needs upgrading"

"Some heaters and a fan doesn't work"

"Not all burners work"

"Electrical upgrades needed"

"Electrical needs work"

"Needs better insulation"

"New doors"

"Needs trim"

"Flooring"

"Bathroom showers basic up keep"

"some inside damage due to plumbing"

"Bathroom floor is sinking"

"Hazardous materials are falling through the cracks and several locations that had been reconstructed. Mice in the walls and ants."

"parts of interior need replacing or finishing"

"Old, peeling paint, doors that don't close,"

"plumbing and electrical issues"

"The flooring could use a relay, and we need a breaker looked at"

"Wiring is old and needs to be replaced, needs painting in all rooms, flooring is worn and coming up in places"

"needs work update"

"There is black mold in one of the bedrooms, mold around the window seals"

"It's an old house."

"old"

"Walls are OK just old"

"Need new flooring. Bathroom toilet area needs fixing, 1x to 2x a year, since we moved in 20yrs ago. The toilets always leak at the bottom. We use the fan, but mold always grows back"

"In need of repairs."

"I'm having a lot of electrical issues with my plug-ins, and a few with my ceilings/walls, and some flooring and plumbing issues."

"Flooring has water damage, ceiling and walls airleaks"

"old and parts of it were improperly made"

"Electrical is original and needs to be redone. Plumbing is original and needs to be redone."

"The wiring in this place is a mixture of old and new, I have two fuse boxes. Only a few of the room heaters work so I have burnt out one and had to make due with using a space heater to keep the house heated. I don't know how I am going to replace it/them before next winter."

"needs electrical updates"

"Electrical needs to be updated- some shortages or non functioningg"

"Patching drafty areas, need floor covering"

"Poor"

"I have severe plumbing issues and several parts of flooring is unstable or bad."

3. Please explain the reason(s) for rating the Utility Conditions of your housing unit as "Poor" or "Fair."

Responses:

"Washer acting up, needs new fridge"

"Good"

"Can't install propane gas heat because home is too close to trailer next door."

"Price of electricity is high, heating g needs improvement"

"Old"

"Washer, dryer"

"Older"

"Decent"

"Electrical sockets , not working, baseboard heaters need replacement."

"Installed wall units for safety"

"Electrical heaters out, no heat in bathroom"

"Water heater malfunction needs improvement. Mice can come in through floor."

"Just too expensive"

"Stove is poor,controls not working, electrical outlets- some malfunctioning , some need replaced, lack of water pressure, sink is poor,doesn't drain"

"Poor electrical"

"Old, waterline replaced with PCV, bit of sewerwork"

"Propane"

"I NEED IMPROVEMENTS TO OLD STYLE wiring."

"Old and dated"

"Baseboard heaters are broken, water froze and no water comes to bathtub, wish walls were better insulated."

"Sewer backs up"

"Water heater broken"

"Working g old enough"

"One heater doesn't work"

"Electrical needs upgrading"

"NATUrAL Gas should, be made available on the Reservation zqand would cut home heating prices in half."

"Utilities are affordable"

"Heating is inefficient, and insulation needs upgrades,furnace is old & inefficient an needs upgrades to duct work redone to evenly distribute heat."

"Need interior work done on utilities"

"Electrical heating will need to be upgraded sooner, insulation needs improvement , windows need to be upgraded"

"Old, furnace doesn't work"

"Heaters don't work"

"Septic tank leaks"

"Plumbing needs work"

"Included in rent"

"no central heating"

"some floor heating units are broken. didnt inform property manager."

"Base board heaters in the dining room is broken. The need for a secondary heat source forced me to install a wood burning stove. The bathroom sink and the bath tub facet runs continuously."

"Needs insulation between inside and outside walls, needs sealed heating vents leading to inside open heating vent opening, needs holes fixed in walls, termites and spiders visibly apparent and inside"

"water/sewer"

"Diesel heating very expensive, fire wood can be hard to find but the only alternative to diesel"

"Well pump"

"older mini - split heat pump with no good backup heat"

"The heating hasn't worked since we moved in"

"heaters all need to be replaced and re wired by an electrician"

"It's an old unit."

"old"

"Main Heater has to be hit to turn on an toliet constant issues"

"We need a woodburning stove to help with heating bill"

"Good"

"Old or in need of repair."

"Not energy efficient"

"My heater/furnace currently is not working, I think it's just too old. I've had it fixed twice since I've had the house, within the 8 years of living there."

"Furnace needs replaced, wood stove needs fixed, water filter system needed"

"furnace is ineffective until all windows are replaced."

"Needs to be upgraded"

"I have had a lot of issues with the septic line."

"Old and needs to be updated"

"Fair"

"WATER PRESSURE COULD BE BETTER, DRAFTY HOUSE"

"I have surges in electric causing breaker to shut off and my electric bill always runs high in the winter anywhere from \$250 to \$300"

"old diesel furnace expensive . thermostat kept at 60 degrees. 1 month \$750. for diesel plus cost of electric for fan. have swamp cooler but not thermostat controlled and onlyd cools about 15 degrees."

"Needs a new pressure tank. Easy fix for home owner."

4. Please explain how you feel your housing conditions are affecting the health of your household.

Responses:

"Front has steps, needs a ramp"

"Had a chimney fire"

"The world covid situation mentaloppressive"

"Dust"

"Breathing, cold affects chronic pain level"

"Don't know."

"Just the up keep of unit"

"We don't feel so safe,neighbors are weird,some drink too much."

"Possible asbestos"

"Mold affects skin, breathing, digestion"

"Bad roof"

"Non existent ADA ramps to accommodate my mobility impairment."

"LIVING IN THE MOUNTAINS WHERE I grew up makes me happy , and is my way of life."

"My house is frigid cold needs Insulation, no insulation, doorneeds replacement, we burn too much wood."

"Mold causes breathing problems"

"Mold makes me feel tired and I cough"

"Made me happier"

"No watter"

"I had been occupying the home since 1997 when I was renting from the BIA. After the transfer to the CSKT an environmental assessment was conducted. It was confirmed that it would take \$16,000 to clean up the hazardous materials. I was informed in 2021 that after the BIA and CSKT Transfer the land is considered Tribal Trust but the home is now the owned by the person holding the lease on the 1.3 acres. I was never told that after the transfer it was "My" house. The other BIA house that is only 10 yards from my home and was built at the same time has been totally cleaned up. Remediated of hazardous materials. But time and again I have been denied assistance. Now the CSKT Elders program has reviewed my situation and the inspector stated "The \$16,000 is probably 3 times that amount to clean up." When will it end."

"Worried about not holes in ceiling from bug spider and termite the way of entrance, the kids in the back room get cold due to no insulation between inside and outside wall which makes me worry then we have to use an electric heater in the back it's only create higher energy cost, water leaking faucet in the bathroom has got under the sink wet, there are wires sticking out of the wall and phone jack wiring that needs to be fixed I'm scared about electrical issues worry about that and fire hazard, worry about electricity being too high and it shouldn't be that high of a cost because it's really a small mobile."

"It was hard to find a place to rent and the cost is outrageous"

"House is so old and needs alot of work...depressing..."

"I have learned to work around all that cannot be fixed unless we move out. I have called for all the quick fixes that need to be done. "

"Because of the mold, I have been getting sick a lot easier and having trouble breathing."

"Air or mold in house leading to kids (along with myself) having issues with runny noses, sneezing, etc. Isn't AS bad with multiple air purifiers running throughout home."

"Air quality. Need windows open at night. Even after cleaning the air vent in hall. toilet area floor always leaks, despite being fixed multiple times. And the vent to dryer never fits the new dryers of this new day and age lol housing said they'd have to redo the whole thing but since covid it hasn't been done."

"I was emotional when the pipes froze and water was running from the attic into three rooms basically the house was flooding. has been fixed"

"Old house in need of repair, hasn't been occupied for many years."

"Old house causes many health issues both physically and mentally"

"Having a home in need of upgrading of all wiring, windows, flooring, and ceiling sheetrock is a constant stress. This has been exacerbated by rising costs due to COVID and political unrest."

"I have had to rent and run a sewer auger times since the fall. I finally had to remove the manhole cover and shovel piles of fat and sewage out of the way to get flow. This problem has flooded my basement multiple times and soaked into the foundation. It has been incredible frustrating and very hard on my body."

"Cold and drafty in the winter."

"1. Too many stairs for elders, laundry room needs to be tiled, moldy smell from laundry room, always damp when it rains in basement,"

"Not as happy as always fixing something but grateful we have a place to stay on our budget."

" Possibly chronic fatigue due to mold or rodent exposure. "

5. What type(s) of handicap accessibility features does your household need?

Responses:

"Grab bars, shower accessibility"

"Lower cupboards"

"Ramps"

"Ramp. Bathroom ,grab bars, shower"

"Grab bars, shower chair"

"Ramps, additional grab bar in the bathroom, was provided and necessary."

"Doors need to be modified to allow passage of wheelchair, ramps outside & inside, better lighting"

"Grab bars"

"More accessible shower units"

"Tub and bath, grab bars, walker"

"Ramp, bathroom bars"

"Wheelchair, scooters from VA, handrails...Parkinsons"

"Wheelchair ramp"

"None"

"Shower chairs, wide hallways, grab bars"

"Grab bars,"

"Bathroom railings and hallway railings, hospital bed..."

"Ramps up stairs, grab bars, wheelchair accessibility"

"Grab bars, lift, wide walkways, walk-in showers"

"Ramp"

"Ramp already installed"

"Hand rails, grab bars"

"None , entryway could be made more accessible"

"Wheelchair ramp, railings"

"Shower grab bars"

"Ramp ,grab bars, elevator, mobility aids"

"Grab bars in tub"

"New wheel chair bathroom needs to be equipped"

"Grab bars for shower"

"Need a ramp"

"Ramp, grab bars, wider hallway, handicap shower"

"Ramp, walk in shower with grab bars, wide hallways"

"RAMP/GRAB BARS"

"A better ramp with"

"I currently have these features in my bathroom,"

"Fix the existing ramp, and bathroom"

"Wheelchair accessible"

"grab bars"

"ramp, shower rails"

"grab bars"

"Grab-bars"

"Access to upper level without having to use stairs"

"0 grade entry. 3/0 doors. 2 handicap accessible bathrooms"

"ramp grab bars"

"Wide doorways, incoming ramp, safety bars in shower"

"Grab bars"

"Ramp, grab-bars"

6. How could the public transportation system on the Flathead Indian Reservation be improved?

Responses:

"Tribe good about taking us anywhere, just call and make appointment"

"More vehicles"

"Walking paths on highway"

"Get some, the council on aging is helpful"

"Like to see a train or transportation like in a city without appointments and isn't expensive"

"More flexible"

"More varieties of public transportation, more stops more availability safety on roads is needed. Safe bus transportation is needed"

"It's good. Make available in shorter times. Keep up the advertising."

"There is already good transit services"

"More drivers"

"Short Term Availability"

"More punctual DHRD rides, with more assistance for elders especially"

"Don't know enough about it but think it's a great service that we will use more in the future."

"Pick people up at their homes when they need appointments."

"Arriving on time"

"Have a bus that operates at night."

"More vehicles, More stops"

"Daily accessible bus every day from Arlee to Polson."

"Council on aging, more shuttle buses"

"More shuttle buses."

"I don't know"

"Uncomfortable seats. Hard and cold."

"More drivers"

"More education on how it is ran"

"As elders,, More public information about DHRD transportation options could be defined as options. Do elders have to access services in a different way."

"Fast services from transit"

"People are unaware of the tribal transportation. A train between Kalispell and Missoula."

"More affordable taxi services. More busses for the the elderly."

"Railroad system to connect to Missoula"

"Nighttime and daytime to Missoula, more availability"

"More flexibility, wait times are too long. Also later hours."

"They do fine"

"Letting younger minor riders use the service."

"More drivers and different hours"

"More transit vehicles"

"More frequent shuttle busses to appointments."

"Pay drivers better, more services"

"Need to provide more immediate rides."

"More available"

"Busses are needed to run more frequently to Missoula for medical and shopping visits."

"More options, although I know they are willing to help everybody."

"Taxi service is needed for elders and those who can't drive."

"More public transportation"

"More carpooling to cut costs."

"More access to public transportation. MORE Frequency"

"Looks good to me"

"Need something but doesn't work well in a sparse sheet rural area"

"WE NEED MORE TAXI OR TRANSPORTATION OPTIONS"

"More frequent schedules"

"They are improving all the time"

"Make roads better, slow people down"

"Reduce fees on Flathead Transit"

"They do a good job"

"Free services"

"MORE TIMELY SERVICE MODES OF TRANSIT"

"Hours should be earlier like in morning"

"More access, more frequent shuttles to other towns"

"MORE DRIVERS"

"Thinks it is good"

"IMPROVE ON TRANSIT options for the community to get to the airport."

"Doing OK but need more drivers."

"Doing a good job"

"We need a light rail from Kalispell to Missoula to benefit commuters and elderly. Add a regular schedule to the bus/transit system."

"Pretty good"

"Finding drivers for sanders County paying mbetter"

"Not enough drivers better hours"

"More vehicles, more times"

"More regular bus transportation for everyday activities for elderly"

"Flathead transit is good"

"Regular bus route with easy access"

"Need a ride for everybody, not just tribal or veterans."

"Public transportation is good but a real daily system doesn't seem feasible"

"More public transportation , any expanded services would help."

"More readily available"

"Medical transport for appointments"

"Roads are horrible!"

"I think they do a good job. On time. No improvements."

"No thoughts"

"Don't need improvements."

"MORE FREQUENT SHUTTLE RIDES WITH INTERMEDIATE TRANSFER POINTS to create jobs. And make it possible for elders & disabled for to attend meetings, medical appointments, , public cultural events."

"More services for handicapped."

"Pretty good, maybe expand it"

"I think its actually pretty decent."

"More employees to pick up more people. They really try but there are so many people they coulmore uses. buses."

"More taxi services during the summer like uber b- Transportation on the weekends should be increased"

"More frequency and more vehicles to pick up."

"I think it's really good, know a lot of people who use it. Don't know how to improve."

"More drivers and more stop times, sometimes people stuck at doctor office for a long time. But they do a good job!"

"More vehicles in transportation"

"Routine schedules. Needs a true transit system, not a chauffeur sytem."

"A real 24 hour cab service would be .good to create,..."

"More bus or pickup services"

"Better drivers"

"More availability of busses and shuttles"

"More information about it in general"

"Hours expanded"

"More drivers not have to call 24 hours ahead better hours"

"More availability, expanded services, hire more drivers"

"Better understanding of it."

"Bus stop system with a scheduled stops around town, to grocery store etc."

"Needs to run 7 days a week, less advance notice."

"No improvements needed, it works"

"I INCREASE accesibility"

"More of it and be reliable"

"More stops"

"More needed"

"Let people know what are the available options."

"Ladies could be nicer"

"Show up on time"

"More steady routes"

"Better hours more helpful."

"Gene does. Good job"

"Didn't know we could use thought cskt members only"

"Better consumer service no more 24 hrs advance"

"Be patient"

"Don't have to call 24 hrs ahead emergency happens"

"Pretty good Job"

"Better schedules no more 24 hours call ahead in case of emergencies"

"Schedule cud b better"

"More public transportation means"

"More buses for older people."

"slower speed limits and more bike trails and too many loose dogs"

"One member of household used CSKT Transit, and it user friendly, and good courteous service."

"During the winter months the road to my house covered in snow and ice. However the neighbors (non-tribal) snow plow the road and the CSKT Tribal Elders program plow my road. The road is very dangerous during the winter and the CSKT Transit system will now access certain roads on the reservation. Mine included I would have to walk 3/4 of a mile to access Highway 35. If its snowing I have to walk to the pickup point or walk the 4 miles to Polson in the dead of winter. One time I had to get to the post office to pick up my unemployment check so I decided I would walk the 3 miles. It was 7 degrees with a wind chill factor of negative -10 degrees. As I walk I realized that my legs were starting to get numb. I called tribal Transportation and they said some of their vehicles we froze. I relayed to the dispatch that I had tried to walk the 4 miles and I needed help."

They made a decision to come pick me up, which they never did. I kept waking and made it to Polson. As I was starting to walk home a CSKT Transit driver stopped to give me a ride home. I was told someone had driven out on Highway 35 but didn't make contact with me. However, if I needed to I could have got on highway 35 and hich hiked. Next time when the weatherperson says stay home I will listen."

"more readily available"

"helping housebound wheelchair people ... I have a sister that requires this assistance and has getting commitments on rides to doctor appointments, etc. She does not live with me."

"I don't know much about the Flathead Transit/DHRD transportation system."

"A bus system or transit system that runs on a regular schedule with regular pick up spots from Polson to Ronan."

"They need to have transportation available for individuals that need to go get groceries or any kind of family supplies"

"It needs to be operated as a bus system in cities, and not have to call 48 hours in advance. Need reliable employees that don't pick up the passengers that are scheduled to be picked up. It should be cost-free. Employees need to be paid a livable wage."

"More walkable communities."

"Not sure - pretty rural - centralized public transportation seems inefficient."

"Bike path between ALL valley communities"

"I have trouble with the timing, if I rely on iRide for errands. Since everything has to be scheduled in advance, it means I can't be too slow or get delayed by some problem because the iRide car will arrive at a specified time. So I either end up rushing, don't finish all tasks, or just feel stressed about not being late. I fear getting stranded, as well as making the driver annoyed. I don't know the answer to that, tho."

"Bus service improvement"

"Not needing so much advance notice"

"public buses, more robust taxi system, lyft or uber services, and more bicycle/walking paths along the major streets."

"better road repair"

"Be more reliable"

"Maybe have some buses"

"If a rider could get to their destination and back instead of waiting for the bus to get back and forth. So you don't have to wait all day for a ride when you are done with the business that had to be done."

"Be available at later hours"

"light rail and bike paths from Missoula up to Flathead Lake"

"Run bus routes on a regular basis and that means not needing to schedule a ride to ride the bus"

"More hours of availability Monday thru Friday 6 am to 7 pm"

"daily, consistent, reliable, scheduled, affordable, safe transportation with multiple boarding/dropoff sites, carpool resources to get passengers to boarding/dropoff sites"

"Show up on time"

"Some people need rides to places, the same day. The 24hour notice don't seem to workout of the time. Or the busses are late, if they see someone rushing to the bus stop, they leave within a few seconds of stopping. Multiple times in the past my husband used the bus for work and had lots of difficulties."

"Cost less to use FH public transportation"

"Train/bus"

"More scheduled routes."

"More locations would be helpful"

"Information be more available to those people who qualify for free services"

"Not much to do really. The population density is too thinly spread to make most forms of public transportation financially viable."

"Run 24 hrs per day"

"I'm just grateful there's an option at all. I love it!"

"Open to all citizens of the Flathead Indian Reservation without 24 hour advance notice. accessible locations Hour Service"

"Being on time"

"bus transit system, more taxi's"

"One could be available."

"Quicker access and availability. Scheduling ahead of time does not work for emergencies (i.e. car won't start)"

"Increased public transportation to Missoula and other areas would be extremely beneficial for the community."

"more locations and inter-town transportation"

"MORE BUS AND THE NEW TRAIN SYSTEM THAT MIGHT BE INSTALLED SOON WOULD BE HELPFULL"

"Driving onto private property for pick up of disabled or carless people instead of making them try to find a way to their normal pick up points."

"Better advertising with fees and maps. Waiting area."

"More advertisement."

"On time more drivers"

"Easier to use and more available"

"Be more available to people in need of the systems purpose for helping with transportation."



**BIG WATER
CONSULTING**

