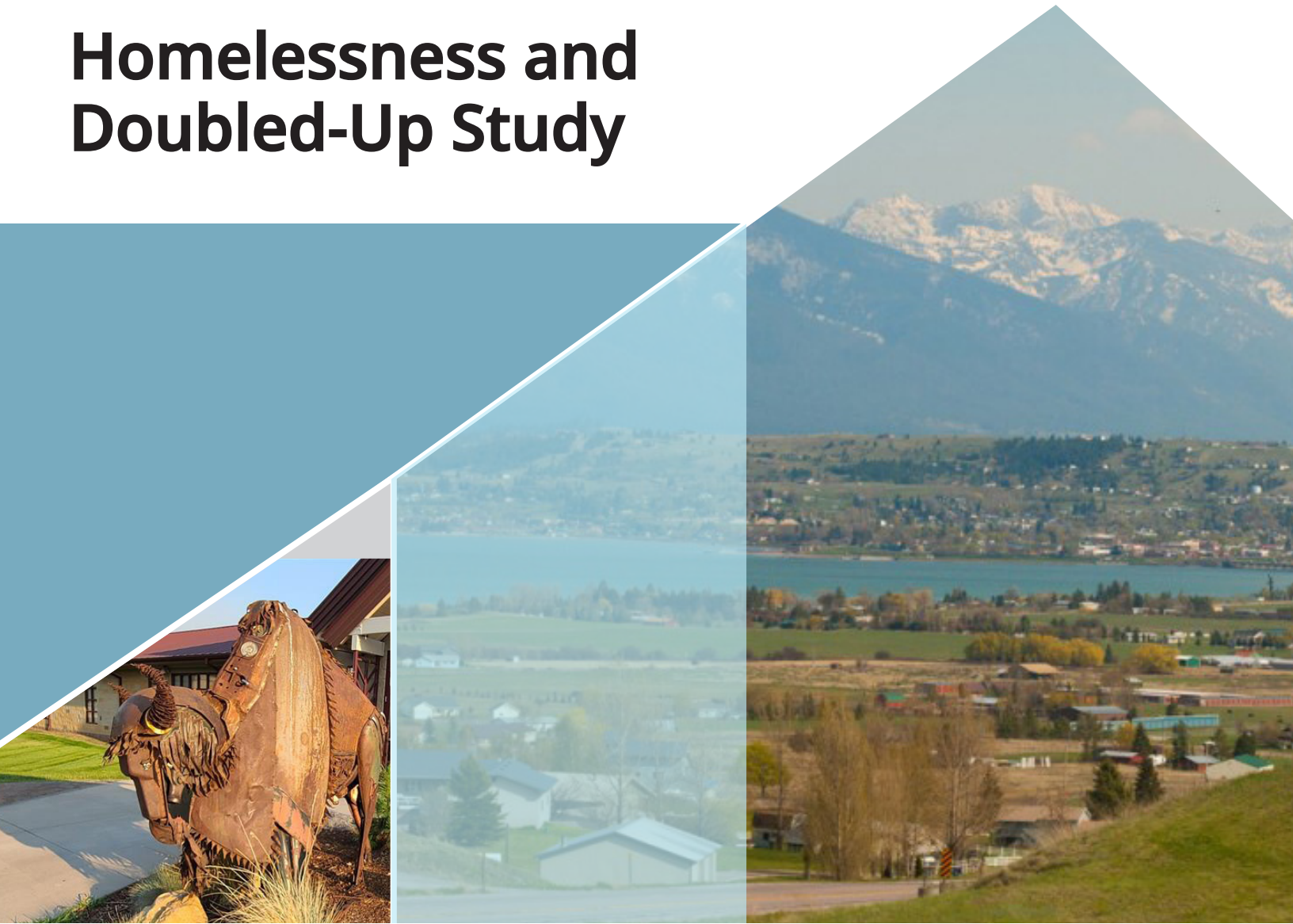


Flathead Indian Reservation

Housing Needs Assessment

Homelessness and Doubled-Up Study



PREPARED BY

**BIG WATER
CONSULTING**



Homelessness and Doubled-Up Study

Flathead Indian Reservation Housing Needs Assessment

Background

The CSKT Homelessness Study was developed as a follow-up to the Flathead Indian Reservation Housing Needs Assessment, a mixed-methods data collection project initiated by the Salish and Kootenai Housing Authority (SKHA) which sought to analyze and report on the needs of both Native and non-native communities on the Flathead Indian Reservation. While the Housing Needs Assessment collected household-level data, representatives from the Confederated Salish and Kootenai Tribes (CSKT) Homelessness Task Force recognize that some of the community members in greatest need might be omitted from the Housing Needs Assessment process. Jody Perez, SKHA Executive Director and participating member of the CSKT Homelessness Task Force, enlisted Big Water Consulting to facilitate a data collection and analysis process dedicated to CSKT members experiencing homelessness or housing instability through a continuation of the Housing Needs Assessment contract. The Needs Assessment and Homelessness Study contract consists of a Training and Technical Assistance assignment of funding from the U.S. Department of Housing and Urban Development, administered through the National American Indian Housing Council.

Upon receiving approval from NAIHC to extend the Needs Assessment contract in November 2022, representatives from Big Water Consulting met with the CSKT Homelessness Task Force via Zoom and in-person to develop goals for the Homelessness Study and create a draft survey instrument. The CSKT Homelessness Task Force consists of representatives across a range of CSKT departments, primarily those working in direct service for Tribal members experiencing homelessness or housing insecurity.

Prior to the creation of the Homelessness Task Force, SKHA and CSKT have worked to address health and homelessness among tribal members in the community. CSKT Tribal Health is dedicated to helping all Tribal Health patients to receive high-quality health care grounded in their tribal values, which includes behavioral health services. The behavioral health services provided include various Mental Health related counseling, as well as Substance Use Disorder Treatments. Since its creation in 1963, SKHA's provision of housing to low-income tribal members has provided a critical resource ensuring the health of the CSKT community. In addition, several additional programs through SKHA address the intersectional health and housing needs of community members. The Transitional Living Center provides temporary shelter for families in need and offers other means of support services such as housing assistance, counselling, and referral to outside agencies. The program consists of fifteen temporary living units and one common facility where residents are required to adhere to their individualized Social Development Agreement and center rules. SKHA recently purchased a home in Pablo and is partnering with Never Alone Recovery Support Services (NARSS) and the CSKT Healing Court to run offices and community space for a new Recovery Village. Finally, SKHA has applied for the FY2023 IHBG Competitive Grant

in partnership with CSKT to construct a 20-unit apartment complex in Ronan to be used for a transitional supportive housing program.

Methodology

The Doubled-Up and Homelessness Survey was developed to address the lack of data regarding CSKT Tribal members experiencing homelessness, both on- and off-Reservation. CSKT acknowledges that tribal members may be experiencing homelessness or housing insecurity in formal shelters, unsheltered locations, and through living with friends or family members. Because traditional definitions of homelessness through U.S. Housing and Urban Development (HUD) programs do not recognize living with friends or family members (often called “couch surfing” or “doubling-up”) as a form of homelessness, a major source of housing instability goes unmeasured. The survey instrument for this project included explicit strategies for engaging with CSKT members who are either living with friends or family members temporarily or are hosting CSKT members in their household.

The survey was made available online through the CSKT and SKHA websites and publicized through the Tribe’s website and newspaper. In addition, CSKT Tribal Health and Behavioral Health service providers administered the survey along with their clients at the points of care where possible.

Following the close of the survey period, Big Water staff analyzed the data and presented initial findings. Part of the initial analysis included de-duplication of responses. De-duplication was required in this data set for two reasons. First, since the target population, those without a stable housing situation, tends to be transient, and the survey was conducted over multiple weeks, there is a potential for counting the same family or individual at different locations. Second, the survey outreach and administration allowed for responses from individuals or families currently experiencing housing instability as well as responses from those hosting families in their own household. Where duplication occurred and one response was from the individual or family experiencing housing instability and the other was from their host, the response from the individual took precedence.

Results

According to the initial results of the survey, a total of 348 responses were received. After eliminating duplicate responses and households that reported no need for additional housing, the analysis focused on 321 households that had doubled-up residents. Among these respondents, 273 households were located on the Flathead Indian Reservation, while the remaining 48 households were off-reservation. These findings provide an initial understanding of the housing situation and distribution of doubled-up households within and outside the reservation area.

Respondent Characteristics

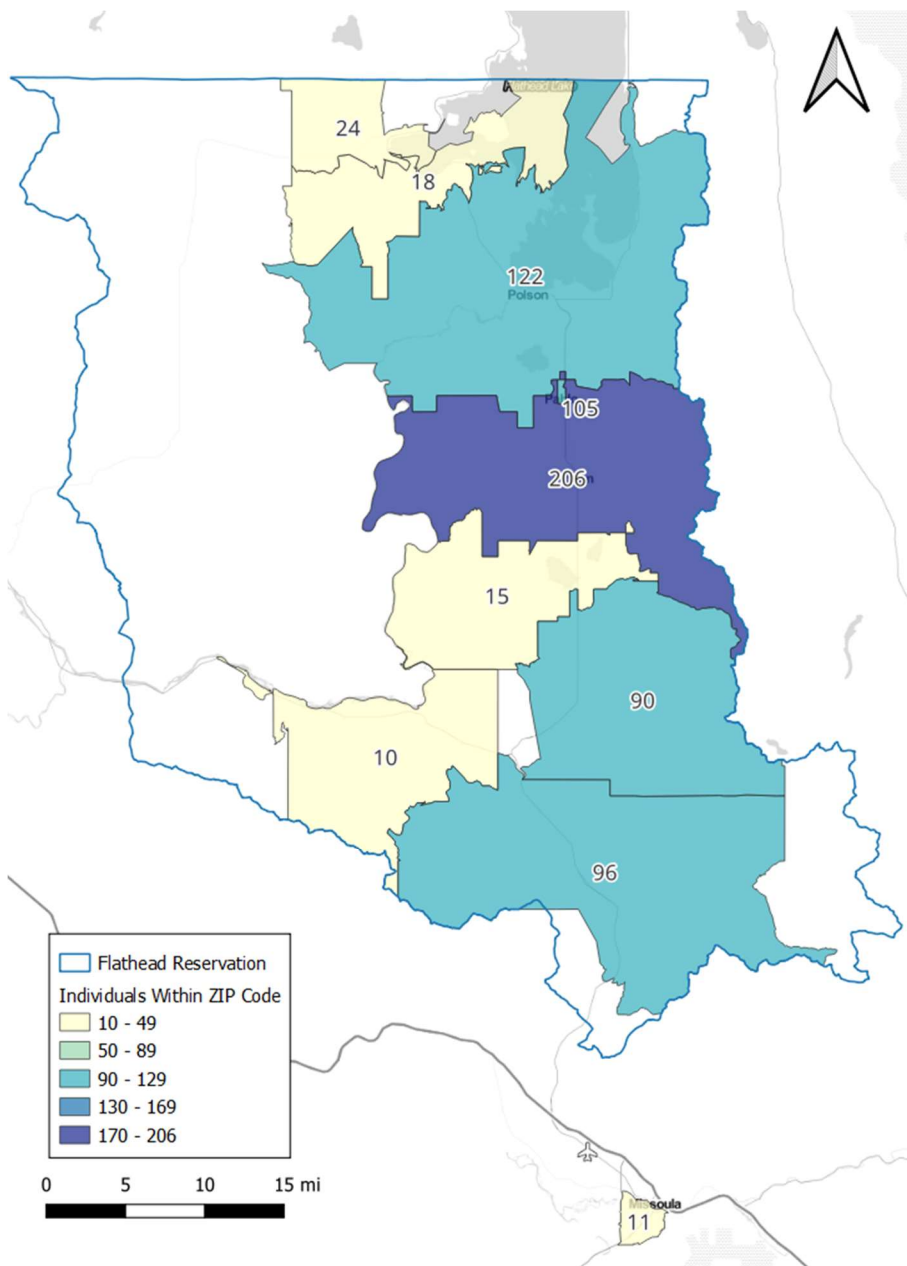
Survey respondents included both people experiencing homelessness or housing instability as well as those hosting friends or family in their homes. This distinction is important because information reported about another individual or family may not be as accurate or reflective of the needs of that individual as they would report it. In this survey, 59.8% of respondents shared information about residents whom they were hosting. When interpreting the results of the survey, it is important to acknowledge that a majority of respondents were not experiencing homelessness or housing instability themselves.

Those who responded for their own households were slightly more likely to female, when compared to those who were included in the responses of others (52.4% vs. 48.0%) and had a median age three years younger than those responding on behalf of others (24 vs. 27). Respondents with children were larger, on average, than those without by approximately one person (3.58 persons per household compared to 2.56).

Current Location

Survey respondents reported living in eleven different on-reservation ZIP Codes and 33 distinct off-reservation ZIP Codes. A majority of respondents on-reservation (88.3%) lived in just five ZIP Codes with most responses in the Polson, Ronan, and Pablo areas (see Figure 1 below for responses by ZIP Code).

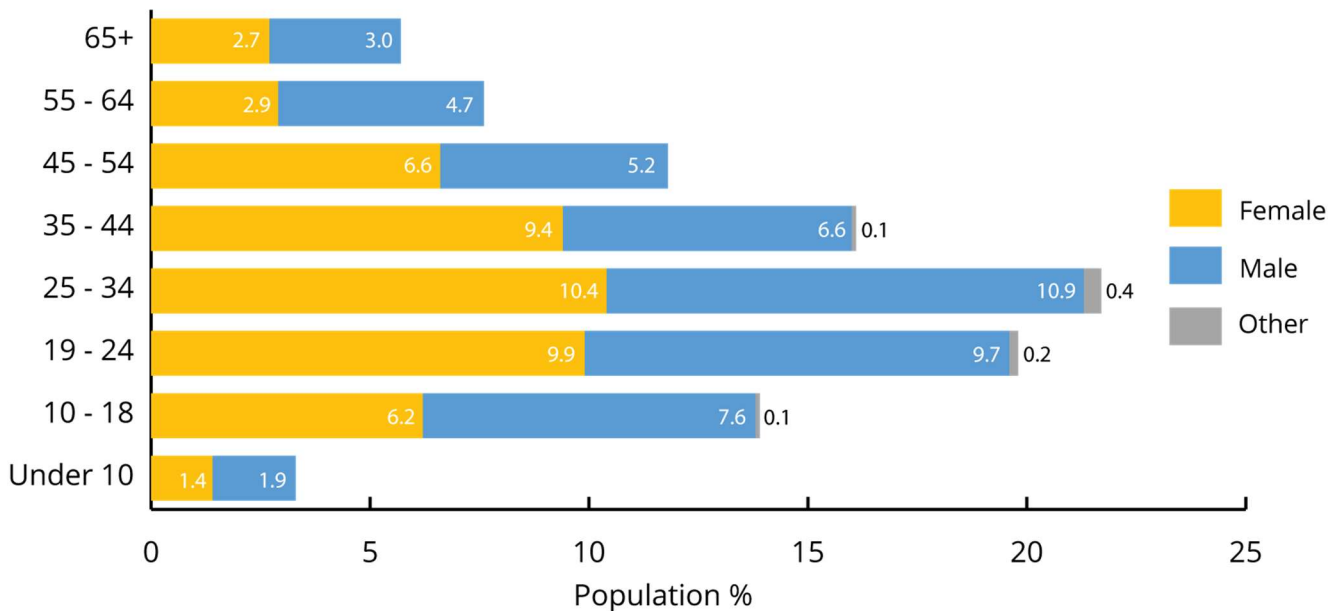
Figure 1 | Map of Individuals Within Responding Households by ZIP Code Among Zip Codes With 10 or More Individuals



Individual Demographics

Individuals experiencing homelessness ranged from newborns less than one year old to 84-year-old elders. Overall, individuals had a median age of 26. This is significantly younger than the median age of all individuals living on the Flathead reservation (44 years, according to the recent Housing Needs Assessment). Accordingly, those experiencing homelessness are significantly younger than the overall population, as shown in Figure A. There was an even gender split among those experiencing homelessness: 396 respondents were female and 398 were male.

Figure A | Age and Gender of All Individuals in Responding Households



Living Situation

Survey respondents described the living situations that individuals experiencing homelessness faced. Nearly half (47.2%) of those staying on reservation reported living in the home of family or friends on a temporary basis. Meanwhile, those living off the reservation were mostly living in the home of family or friends on a permanent basis, with 38.9% of respondents reporting this situation. Other common living situations included living in a vehicle and living in a substance use treatment center without secure housing. A small percentage of respondents reported living in a motel, living outdoors, living in a shelter facility, and living in a substance abuse facility. Finally, a higher percentage of those staying off the reservation reported living in a shelter facility compared to those staying on-reservation (see Table B). Among households with children, the respondents were more likely to be living in the home of family and friends on a permanent basis and less likely to be couch surfing, when compared to respondents without children.

Table B | Living Situation

Living Situation	On Reservation Responses (%)	Off Reservation Responses (%)
Living in the home of family or friends on a temporary basis (couch surfing)	333 (47.2%)	28 (29.5%)
Living in the home of family or friends on a permanent basis	229 (32.4%)	37 (38.9%)
Living in a vehicle (car, van, RV truck)	57 (8.1%)	2 (2.1%)
Living in an apartment (SKHA or other)	23 (3.3%)	0 (0%)
Living in a transitional living facility (TLC, Cornerstone, Scooby House, etc.)	18 (2.5%)	0 (0%)
Living in a motel	12 (1.7%)	5 (5.3%)
Other, unspecified	12 (1.7%)	8 (8.4%)
Living outdoors (tent, etc.)	6 (0.8%)	2 (2.1%)
Participating in a prerelease program and do not have secure housing once completed	6 (0.8%)	3 (3.2%)
Living in a shelter facility (Poverello, Safe Harbor, etc.)	5 (0.7%)	8 (8.4%)
Living in a substance use treatment center and do not have secure housing once completed	5 (0.7%)	2 (2.1%)
Total	706 (100%)	95 (100%)

In total, 67 individuals either lived in a vehicle or lived outdoors (e.g., in a tent), with a vast majority of these individuals living on-reservation. These individuals are most likely to face severe hardships including exposure to harsh weather that can be deadly; higher risk of physical assault, threat, or harassment; inability to safely store belongings; a lack of privacy and inability to maintain personal hygiene due to lack of running water; and, without an address, limited access to employment opportunities.

Among those living in a vehicle or outdoors, a vast majority (94% of respondents) reported living on the Flathead Reservation. This may not capture all membership who live outdoors off-reservation because contacting these individuals and eliciting responses when they are off-reservation can be exceedingly difficult. Regardless, among those who responded, 13.5% of those living in vehicles or outdoors were children under 18 years old. Overall, those living outdoors had a higher median age than those experiencing homelessness in general at 44 years of age, but people of all ages across genders lived in vehicles or outdoors (see Table C, below).

Table C | Percentage of Individuals by Age and Gender Among Those Living in Vehicles or Outdoors

	Male	Female
0 - 17	7.5%	6.0%
18 - 24	4.5%	6.0%
25 - 34	1.5%	4.5%
35 - 44	11.9%	10.4%
45 - 54	7.5%	13.4%
55 - 64	7.5%	11.9%
65+	3.0%	4.5%

Length of Time Without Permanent Housing

Respondents were asked how long they had lived without permanent housing. More than half of the individuals within survey responses, 69.0% on the reservation and 71.6% off the reservation, reported being without permanent housing for more than a year or having never had permanent housing. Smaller proportions reported being without permanent housing for shorter periods of time, with 12.6% on the reservation and 14.7% off the reservation being without permanent housing for six to twelve months, and 11.8% on the reservation and 9.5% off the reservation being without permanent housing for one to five months (see Table X, below). Survey responses suggest that a significant portion of the population has been without permanent housing for extended periods of time due to widespread lack of housing and housing insecurity on the Flathead Indian Reservation.

Those living without housing for a year or more and have mental health or other issues that prevent them from finding jobs are considered chronically homeless. Chronic homelessness can have profound impacts on physical and mental health and those experiencing chronic homelessness have a life expectancy 17 years shorter than people who are housed.¹

Table D | Length of Time Without Permanent Housing

Length	On Reservation Count (%)	Off Reservation Count (%)
Never had permanent housing	130 (18.4%)	23 (24.2%)
More than a year	357 (50.6%)	45 (47.4%)
Six to twelve months	89 (12.6%)	14 (14.7%)
One to five months	83 (11.8%)	9 (9.5%)
Less than one month	47 (6.7%)	4 (4.2%)
Total	706 (100%)	95 (100%)

¹ Guo, Ann. (2022). What is Chronic Homelessness? Community Solutions. Accessed at: <https://community.solutions/what-is-chronic-homelessness/>

Barriers to Permanent Housing

Respondents were asked about top barriers to finding permanent housing. For those within surveyed households, both on- and off-reservation, the top reported barriers to finding housing were the lack of affordable housing or not having enough money to pay rent. Those living off-reservation were more likely to note physical health problems, while those living in vehicles or outdoors were slightly more likely to describe mental health problems, as shown in Table E.

Table E | Barriers to Permanent Housing

Response	On Reservation Count (%)	Off Reservation Count (%)	Living in Vehicles or Outdoors Count (%)
Not enough affordable housing	479 (68.8%)	56 (58.9%)	47 (70.1%)
Not enough money to pay rent	373 (53.6%)	64 (67.4%)	42 (62.7%)
Lost job, no employment, no income	215 (30.9%)	43 (45.3%)	25 (37.3%)
Rental history/reference requirements	146 (21%)	21 (22.1%)	14 (20.9%)
Credit check requirements	122 (17.5%)	22 (23.2%)	9 (13.4%)
Problems with substance use	108 (15.5%)	4 (4.2%)	9 (13.4%)
Eviction	69 (9.9%)	2 (2.1%)	4 (6%)
Criminal background check requirements	63 (9.1%)	3 (3.2%)	6 (9%)
Mental health problems	54 (7.8%)	6 (6.3%)	7 (10.4%)
Recent release from jail, hospital, foster care, mental facility, etc.	34 (4.9%)	12 (12.6%)	1 (1.5%)
Physical health problems	33 (4.7%)	15 (15.8%)	6 (9%)

Type of Housing and Location Desired

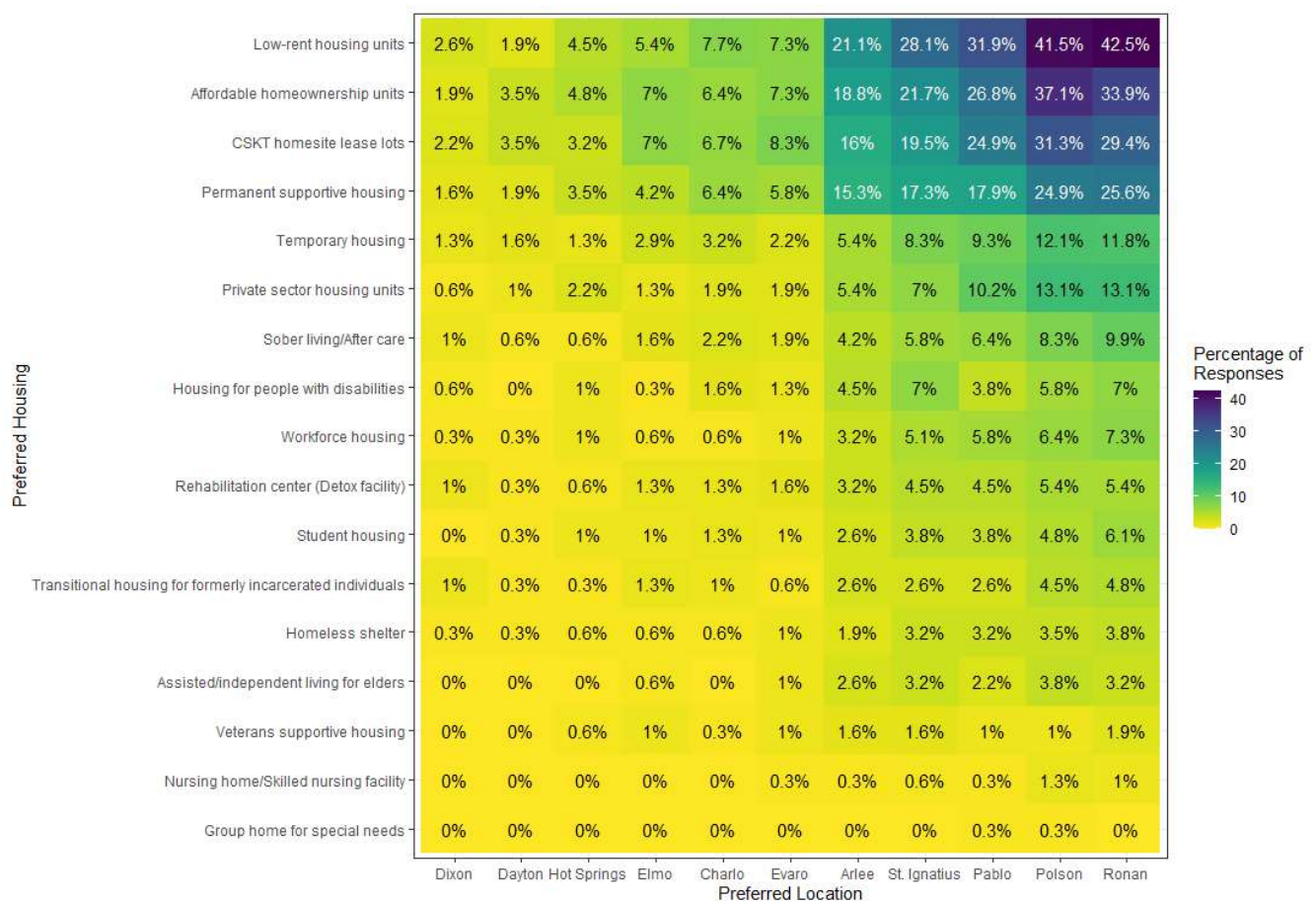
Respondents were asked both what type of housing they wanted, and where they wanted various types of housing. Responding participants indicated a strong preference for low rent housing units, affordable homeownership units, CSKT homesite lease lots, and permanent supportive housing. To a lesser extent, respondents also supported the development of temporary housing and private sector housing. In order, respondents preferred housing developments in Ronan, Polson, Pablo, St. Ignatius, and Arlee followed by lower preference for other areas.

The interaction between respondents' preferred location and preferred type of housing is displayed in Figure 2. It shows that respondents most preferred low-rent housing in Ronan followed closely by Polson but respondents slightly preferred affordable homeownership units and homesite lease lots in Polson compared to Ronan (see Figure 2).

A significant proportion of respondents identified permanent supportive housing (PSH) as a type of housing that would meet their current needs. PSH is permanent housing in which housing assistance (e.g., long-term leasing or rental assistance) and supportive services are provided to assist households with at least one member (adult or child) with a barrier to achieving housing

stability, including mental health conditions, substance use disorders, or disabilities, among other things. This finding is significant in light of the recent PSH developments on the Flathead Indian Reservation. CSKT utilized CARES Act funds in 2020 from SKHA to purchase the Starlite Motel in Ronan. The property was renovated to be used as PSH for single, adult CSKT members who were homeless or at risk of homelessness, and in need of assistance with mental health, substance use disorders and/or disabilities.² In addition, SKHA and CSKT's joint application for IHBG Competitive funding seeks to develop a permanent supportive housing complex that would be accessible for families. These survey findings support that development and indicate a significant level of interest among community members in housing with wraparound supportive services.

Figure 2 | Preferred Housing and Location Heatmap



² Addison, Marianne. 30 March 2023. Char-Koosta News. "Morning Star Apartments Info Session Shares Successes and Challenges". Accessed at: http://www.charkoosta.com/news/morning-star-apartments-info-session-shares-successes-and-challenges/article_90836f04-ce6f-11ed-9684-b31fab15367d.html

Household Income

Incomes among responding households were low, both compared to the 2022 Flathead Indian Reservation Housing Needs Assessment. While approximately 37% of respondents both on-reservation and off-reservation reported earning less than \$10,000, just 7.5% of households reported earning this amount in the 2022 Housing Needs Assessment. The financial constraints faced by low-income households may increase their likelihood of experiencing homelessness. Some of the households listed in the table below who report a large income may have been hosting friends or family members and reported their own income.

Table F | Income

Response	On Reservation Count (%)	Off Reservation Count (%)
\$0 - \$9,999	102 (37.0 %)	17 (37.8 %)
\$10,000 - \$19,999	43 (15.6 %)	6 (13.3 %)
\$20,000 - \$29,999	35 (12.7 %)	4 (8.9 %)
\$30,000 - \$39,999	36 (13.0 %)	4 (8.9 %)
\$40,000 - \$49,999	16 (5.8 %)	1 (2.2 %)
\$50,000 - \$59,999	15 (5.4 %)	4 (8.9 %)
\$60,000 - \$69,999	7 (2.5 %)	1 (2.2 %)
\$70,000 - \$79,999	9 (3.3 %)	4 (8.9 %)
\$80,000 - \$89,999	3 (1.1 %)	-
\$90,000 - \$99,999	1 (0.4 %)	-
\$100,000 or more	4 (1.4 %)	1 (1.5%)
Prefer not to say	23 (8.3 %)	3 (6.7 %)

Open Response Summary

Respondents were asked to provide open, written feedback to the question “is there anything else you would like to tell us about your housing situation?” Responses highlighted that there is a significant need for more housing construction on the reservation and a lack of housing overall which has led to housing insecurity and homelessness. Respondents shared their personal stories of living in cramped, inadequate, or unstable housing conditions, including shared rooms, RVs, couch surfing, and their experiences of being homeless. Overall, the responses highlight the challenges and complexity of the housing situation in their area.

Those experiencing homelessness have entered homelessness in various ways and they described numerous challenges. The open-ended responses yielded numerous themes, which are summarized as follows:

Lack of Housing

“We need more affordable housing”

“Jobs are in Kalispell, but no housing there. Similar jobs here pay much less.”

Several respondents mentioned how high housing costs are, making it difficult to afford a place to live. Many respondents mentioned problems with access to housing and described long waiting lists for housing and perceived unfair waiting lists. Many people in the community are experiencing a lack of affordable housing, with some families living in crowded or temporary situations. This has left some families struggling to find a place to live with their children. Homelessness is higher among younger adults and young families who do not already have housing and are more likely to have lower-income jobs. Younger adults, sometimes single mothers, perceive that they are not prioritized on SKHA waitlists for housing and that other rental housing in the private market is too expensive.

Respondents have called for more safe and affordable housing options to be made available.

Temporary Accommodations and Mobility of Population

“My home has housed a number of individuals that are couch surfing. They are unwelcome with family members or others in the community because they steal to support their addiction.”

“Bouncing between Elmo, Polson & Ronan”

A few responses described the fact that many people couch surfing have temporary housing situations and this can lead to high mobility among those experiencing homelessness. While a family member may temporarily host another family member this temporary arrangement forces the guest to later move to other homes and is consequently without stable housing and unable to find a job. While it is commendable that households within the community are generously willing to host others, it is imperative to recognize that these temporary solutions cannot serve as a substitute for the pressing need to establish additional housing options.

Drug Abuse and Mental and Physical Health Issues

"Living with my aunt and trying to get my own place. It's difficult because I have a pending felony drug possession charge. I'm sober now but it still holds me back."

"I am the one who tried to help out a family member. It's just that this person has a lot of mental health issues and cant make decisions on their own. So somewhere there's 24-hour care would be best. We need something like that here on the reservation. I know about 5 more tribal members in the same situation. It's so sad."

"It is easy to say, "Well, they are addicts." and kick them out of SKHA homes but the problem just compounds upon those of us that take them in... I have had about 5 to 7 different people in my home over the last two years that have no places to go because of their addiction. I have had so many things stolen from me because I have given them a place to stay."

Several respondents shared issues surrounding various personal issues including drug abuse, mental health issues, and disabilities and finding housing. These issues can lead to eviction, housing instability, and inability to find work and pay for housing, which has increased the rate of homelessness among this population.

Poor Credit and Financial History Issues

"My poor credit is preventing me from getting into my own house"

Respondents described issues with poor credit, high debt, and low income, that prevented them from being able to purchase, or qualify to rent, market-rate housing.

Over Income

"I would not qualify for low income anything. However I cannot afford a house. I could afford a trailer house if there were any lease lots at all."

"I'm over income for most rentals and most houses I can't afford"

Some respondents described earning too much money to be eligible for living in SKHA housing, which has low-income requirements, but that they did not earn enough income to be able to afford currently available market-rate housing options.

Eviction

"Mom and I were evicted during COVID 19 by S&K housing and we are still homeless."

Some respondents described being evicted by SKHA and unable to rent from SKHA again until they paid arrears. Numerous responses described how when they or their family members had been evicted by the Tribes' housing authority, they were effectively left homeless. As these respondents were unable to find an alternative affordable housing solution, those who were evicted were subsequently forced to either double-up with other families, live in their vehicles, or find other housing situations.

Conclusion

As outlined in the Flathead Indian Reservation Housing Needs Assessment, a significant housing shortage and lack of affordable housing options affects many residents of communities on the Reservation. This survey aimed to identify the specific needs of families and individuals with housing insecurity as a result of doubling-up with friends or family or residing in another location not meant for permanent residence.

Many of the needs and concerns of surveyed households are similar to those of the population reached in the Household Survey – the shortage of affordable rental and homeownership options is a significant barrier for many residents. However, this survey achieved several important accomplishments.

First, by attempting to count the number of households and families who are doubled-up or experiencing homelessness, CSKT establishes a benchmark against which to measure progress for programs that seek to address homelessness. While we acknowledge that this count is likely incomplete and did not reach every doubled-up or unhoused individual, the effort to measure the scope and scale of the homelessness crisis is an important first step.

Second, CSKT piloted a new survey outreach method for a hard-to-reach population by working with direct service providers. This method was successful in disseminating important information regarding the survey and collecting necessary information for the CSKT Homelessness Task Force's target population. This strategy of collaboration and outreach will prove beneficial for the Task Force's future work, including additional surveys.

Finally, the findings of the survey affirm SKHA and CSKT's initial efforts to collaborate in developing supportive housing projects. High levels of interest show that awareness of these programs is improving, and potential participants (and the relatives currently providing them with housing) are open to trying this alternative housing solution.



**BIG WATER
CONSULTING**

