



## 2012 ONAC Round Table Discussion NOTES ON RESEARCH NEEDS

CLOSING THE GAP SERIES: RACE, WEALTH, AND  
HOMEOWNERSHIP IN OKLAHOMA

MARCH 15, 2012 | 1:00 – 5:00 PM | TULSA | MAYO HOTEL  
MAYO MUSEUM ROOM | 115 W. 5<sup>TH</sup> STREET | TEL. 918.582.6296

### COMMENTS REGARDING MOST PRESSING NEEDS ON HOMEOWNERSHIP IN INDIAN COUNTRY IN OKLAHOMA:

- ★ “In looking at the data that indicates a high homeownership rate for Native American in Oklahoma and comparing that data to what we actually see on the ground in Oklahoma, does the data present a picture that’s much rosier than the reality on the ground?”  
This question corresponds to the following questions/research needs:
  - Are lease purchase homes included in Native homeownership numbers even though these homes are leased and not owned?
  - Please consider whether research should examine the number/use of manufactured homes owned and inhabited by Native Americans in Oklahoma. What qualifies as a home?
  - Please consider substandard housing versus quality housing and the definition of homeownership.
  - Take a look at the data on “doubling” whereby more than one family occupies a single dwelling. How many households occupy single dwellings among Native American families in Oklahoma? Who owns the title to these homes? (We could see if Census data includes how many families live in a single home).
- ★ Consider short sales in Indian Country in Oklahoma. Short sales are not recorded as foreclosures but still have deep emotional impacts on families. Is there a higher rate of short sales among Native communities? What is the data on short sales of HUD insured loans?
- ★ Examine the health effects of losing your home.
- ★ Consider strategies that service providers can use to assist Native Americans in accessing programs and information on affordable conventional lending. (How do we help American Indians access conventional lending)?
- ★ For American Indians who were not approved for a loan, were they told why they did not receive the loan? Can this information help us assist those applying for future loans?
- ★ Tribes cannot attain HUD Counseling Certification because tribal regulations and HUD regulations are in conflict – that is, tribal regulations only allow tribal programs to serve American Indians whereas the HUD regulations require a broader service area.
- ★ Take a look at the existence of cooperative housing models in Oklahoma.
- ★ Do a needs assessment of Native American housing needs in Oklahoma. Affordable housing in Oklahoma is lacking.
- ★ What is the foreclosure rate among those with HUD 184 loans?
- ★ Take a look at the age breakdown in foreclosure rates among Native Americans in Oklahoma and see if foreclosure rates are lower among younger people because they received more financial education through the tribe/state.
- ★ With financial education, what will a tribal member look like, and what will Native homeownership look like, in 10 years?



- ★ Catalog what Tribes are doing to counter/ward off foreclosure rates in their communities and the homeownership programs they offer their tribal members.
- ★ Catalog tribal homeownership best practices and contact information for such tribal programs/organizations.
- ★ Take a look at the success rate of the housing model whereby the community is built up around the local school in an attempt to retain people in the community.
- ★ Need to reduce disconnect between housing program staff and asset-building practitioners in Indian Country.
- ★ As tribes need Native asset building data (including homeownership data) to inform tribal policies and to write grant applications, what can be done to increase data sharing between tribal departments, tribes, federal agencies, etc.?

#### **CONFERENCE WISH LIST (RELATED TO HOUSING ISSUES):**

- ★ Session on HUD 184 Loans
- ★ Housing / Lending Fairness Issues: Provide information on the Fair Housing Law- what does it include and how to take this information back to consumers. If American Indians loan applicants are being denied home loans, they could go to HUD and file a fair housing complaint.
- ★ Information on the Self-Sufficiency Model used by the Cherokee Nation and Asset-Building Pipelines. How could other tribes make the Self-Sufficiency Model work if they have fewer staff?