

Tribe/TDHE Web Survey Questions

Automated ID: [an ID will be generated for each respondent based on their unique organization name. if more than one person per organization attempts to take the survey, they will be instructed to call a help number.]

Name of Organization/Tribe:

Job title:

The survey should be completed by someone with thorough understanding of the processes involved in administering IHBG funds in your organization. Only one survey should be submitted for each organization. If you think you may have already completed this survey, please contact XXX. We can tell you if a survey has been completed already.

[Description of study and informed consent information will be provided on a page with a link to click if the terms are understood. Then the respondent can proceed through the remaining screens.]

This study will describe housing needs and socioeconomic conditions in Indian Country. It will provide HUD with information on:

- how current programs are operating,
- the extent to which housing needs are being addressed, and
- demographic and economic trends.

It will also provide information about home ownership in Indian Country and the impacts of the recent financial crisis.

This survey is being conducted to help understand the housing needs of American Indian and Alaska Native families. It is sponsored by the Department of Housing and Urban Development and is being conducted across Indian Country.

Your participation is very important to the success of this survey. This survey is voluntary, which means that you don't have to participate and you can decide not to answer any specific questions. It will take about 30 minutes.

The information you provide will be confidential, and will not be shared with anyone except for research staff working on the study. This includes anything that can identify you such as your name, address, or telephone number. Everyone who works on this survey has signed a legal document stating they will not reveal any of your personal information and can be severely penalized if they do.

The survey includes questions on the Tribe/TDHE organization and institutional relationships; staff, training, and procedures for the Tribe/TDHE; perceptions of social/economic conditions, trends and issues in the area; perceptions of resident housing satisfaction and preferences; housing

problems and needs; challenges in housing development and operation; IHBG planning and implementation approaches; assessment of rules and procedures under NAHASDA; and assessment of mortgage lending programs (Section 184 and others). The survey is neither an audit nor a compliance review. The information you provide will be helpful to improve housing in your community and other communities in Indian Country.

The information that you provide will be kept private. You will not be quoted by name and no names will be included in the summary reports. A report will be shared with the tribe/native village at a later date. It will summarize the findings, without giving names or other information that would identify you or the tribe/native village.

Throughout the survey the term “area” is used instead of “reservation,” “trust lands” or “villages.”

A. TRIBE/TDHE ORGANIZATION AND INSTITUTIONAL RELATIONSHIPS

<p>A1. Is your organization an office of the tribal government, a separate Tribal Designated Housing Entity, or something else?</p>	<ul style="list-style-type: none"> • Office of tribal government • Separate Tribal Designated Housing Entity (TDHE) • Something else (SPECIFY): _____ <p style="text-align: center;">IF TDHE, continue with A1a.</p>
<p>A1a. If a TDHE, is your organization currently, or was it ever, considered an “Indian Housing Authority”?</p>	<p>YES NO Don't Know</p>
<p>A2. This survey pertains to your work in administering Indian Housing Block Grant, IHBG, funds for your area. Does your organization administer IHBG grants for other areas as well?</p>	<p>YES NO Don't Know</p> <p>[If yes]: For how many other tribal areas? _____</p>
<p>A3. Has your organization always managed the IHBG grants for this area or has administration of the block grant transferred from a different organization since 1998?</p>	<ul style="list-style-type: none"> • Always managed the IHBG grants for this tribal area • Administration of the block grant transferred <p style="text-align: center;">If ALWAYS, continue with A4. If TRANSFERRED, continue with A3a.</p>
<p>A3a. [If not the original administrator of IHBG funds]: In what year did your organization begin to administer the IHBG for this area?</p>	<p>_____</p>
<p>A4. What is the name, title and organizational affiliation of the person your organization reports to in administering IHBG funds in this area?</p>	<p>Name:</p> <p>Title:</p> <p>Organizational affiliation:</p>
<p>A5. How is the executive director of your organization selected?</p>	<ul style="list-style-type: none"> • Selected by tribal government • Selected by your organization’s own Board of Directors • Other (SPECIFY): _____

	<ul style="list-style-type: none"> • Don't Know
A6. How many executive directors has your organization had over the past ...	3 years? _____ 5 years? _____ Don't Know
A7. Does your organization have its own board of directors?	YES NO Don't Know
A8. Do you partner or collaborate with any other public agencies or nonprofit organizations in providing housing services in conjunction with the use of IHBG funds?	YES NO Don't Know <i>If YES, continue with A9a</i>
A9a. If yes, what organizations do you partner or collaborate with?	
✓	Partner Organizations
	Non-tribal local jurisdiction
	Local non-tribal Public Housing Authority
	Local nonprofits and service providers
	Other tribal programs (e.g., IHS, economic development, education, TANF)
	Other (SPECIFY): _____
	Don't Know

B. STAFF, TRAINING AND PROCEDURES

B1. How many full-time staff members does your organization currently have?	_____ number of FT staff Don't Know	
B2. Has the number of staff increased, stayed the same, or decreased over the past 3 years?	<ul style="list-style-type: none"> Increased Stayed the same Decreased 	
B2. How many of them have been working for your organization for 3 years or more?	_____ Number working 3 years or more Don't Know	
B3. How many part-time staff members do you have? (If 2 or less, skip to B5)	_____ number of PT staff Don't Know	
B4. We are interested in learning how generalized or specialized your staff is. Do any of your staff members work <u>only</u> on the following tasks? (Note: do not ask this question if current full-time staff is 2 or less.)	YES	NO
Administrative tasks, such as record keeping and organizing, preparing documents		
PR/Communications with the public		
Finances, Budget		
Case management with residents		
Construction		
Building management		
Building maintenance		
Contracts		

Information management/ computer systems		
Other (specify)		
B5. Do you contract out to for-profit companies or nonprofit organizations to provide services to your organization on a regular basis?	1. YES NO	If YES, continue with B5a.
B5a. If yes, the following is a list of possible functions that you might contract out to other entities. Which of these do you outsource on a routine basis?	<ul style="list-style-type: none"> • Legal help • Finance/Accounting • Information management/IT/computer systems • Building management/ operations • Rent Collection • Maintenance • Construction • Other (SPECIFY): _____ 	
B6a. What is the most effective method you use to communicate with tribal members about the programs you offer? (Ask for rank order of effectiveness)	<ul style="list-style-type: none"> • Brochures YES NO • Word of mouth YES NO • Handbooks YES NO • Flyers YES NO • Newspaper notices YES NO • Website YES NO • Community meetings YES NO • Other (SPECIFY): 	
B8. What do you see as the highest priorities for improving the effectiveness of your organization? (Open-ended)		
B9. What types of training would you most like to obtain for you and/or your staff? Identify your top three choices from the list .	<ul style="list-style-type: none"> ___ Administrative tasks, such as record keeping and organizing, preparing documents ___ PR/Communications with the public ___ Finances, Budget ___ Case management with residents ___ Construction Management/ building 	

management

Building maintenance

Contracts

Information management/ computer systems

Other (SPECIFY): _____

C. PERCEPTIONS OF SOCIAL/ECONOMIC TRENDS AND ISSUES

<p>C1. How weak or strong would you say the economy in this area is, considering such things as strength of private businesses, government employment, and the financial stability of households?</p>	<ul style="list-style-type: none"> • Very strong • Somewhat strong • Neither strong nor weak • Somewhat weak • Very weak
<p>C2. How would you compare the current economic conditions of this area to conditions 5 years ago?</p>	<ul style="list-style-type: none"> • Better • Worse • No Change
<p>C3. Of all the residents of this area that have jobs, what percent would you estimate work for private businesses?</p> <p>C3a. What are the major types of businesses that provide these jobs? (Open-ended)</p>	<p>_____ %</p> <p>_____</p> <p>-</p>
<p>C4. Have there been any significant expansions in the tribal economy, or tribal economic development, over the past 5 years such as the development of new businesses or the development of gaming?</p>	<p>YES NO Don't know REFUSED</p> <p>Details: _____.</p>
<p>C5. Have there been any significant losses in the tribal economy, or tribal economic development, over the past 5 years such as plant closings, loss of employer bases?</p>	<p>YES NO Don't know REFUSED</p> <p>Details: _____.</p>

**D. TRIBE/TDHE PERCEPTIONS OF RESIDENT HOUSING
SATISFACTION AND PREFERENCES**

D1. For each of the types of housing in your area, please mark whether your perception is that residents are very satisfied, satisfied, or not satisfied with their current housing situation.	VERY SATISFIED		SATISFIED		NOT SATISFIED	
• Formula Current Assisted Stock (FCAS) Mutual Help housing						
• FCAS rental housing						
• IHBG owner-occupied housing						
• IHBG rental housing						
• Private owner-occupied housing						
D2. On a scale from 1 to 5, with 1 being “low priority” and 5 being “high priority,” what priority do you think the residents of the <i>rental</i> units you operate would assign to each of the following?	1 Lowest Priority	2	3	4	5 Highest Priority	
Finding better locations						
Constructing different types of structures						
Improving the external appearance of their structures						
Improving the quality of construction						
Providing more culturally sensitive designs						

Improving the quality of upkeep					
Constructing larger units					
Using a different configuration of rooms					
Using larger lot sizes					
Reducing crime and drug activity in area					
Providing (or linking to) better or more accessible social services					
Improving the landscaping					
Something else? (SPECIFY): _____					
D3. On a scale from 1 to 5, with 1 being “low priority” and 5 being “high priority,” what priority do you think the residents of the <i>owner-occupied</i> units you operate would give to each of the following types of improvements?	1 Lowest Priority	2	3	4	5 Highest Priority
Finding better locations					
Constructing different types of structures					
Improving the external appearance of their structures					
Improving the quality of construction					
Providing more culturally sensitive designs					
Improving the quality of upkeep					
Constructing larger units					
Using a different configuration of rooms					

Using larger lot sizes					
Reducing crime and drug activity in area					
Providing (or linking to) better or more accessible social services					
Improving the landscaping					
Something else? (SPECIFY): _____					

E. TRIBE/TDHE PERCEPTIONS OF HOUSING PROBLEMS AND NEEDS

E1. In general, is there a high unmet need for affordable housing units in this area, a moderate unmet need, or a low unmet need for affordable housing units?	<ul style="list-style-type: none"> • High need • Moderate need • Low need
E2. Has the level of unmet need for affordable housing units in this area increased in the past three years, decreased, or stayed about the same?	<ul style="list-style-type: none"> • Increased • Decreased • Stayed the same
E3. Does your organization maintain a waiting list of households seeking to get assistance through IHBG-funded programs or services?	<p>YES NO Don't know Refused</p> <p style="text-align: center;"><i>If YES, continue with E3a. If NO, skip to E4.</i></p>
E3a. Has the number on the waiting list increased, decreased, or stayed about the same	<ul style="list-style-type: none"> • Increased • Decreased

<p>in the past 3 years?</p>	<ul style="list-style-type: none"> • Stayed the same • Don't know 		
<p>E4. Homelessness can mean many different things. For example, sometimes families double or triple up and live in the same unit, sometimes people go to homeless shelters, and sometimes they live in places that are not meant for people to live in. Does this occur in your community?</p>	<p>Doubling up? YES NO Don't know Refused</p> <p style="text-align: center;">IF DOUBLING UP SELECTED, HOW SERIOUS A PROBLEM IS THIS: MAJOR MODERATE MINOR</p> <p>Use of homeless shelters? YES NO Don't know Refused</p> <p>Living in places not meant for human habitation? YES NO Don't know Refused</p> <p>IF YES, EXAMPLE: _____ (i.e., cars, abandoned buildings, etc.)</p> <p style="text-align: center;">If YES to "homeless shelters," GO TO E4a If NO to "homeless shelters," skip to E5 (after asking about "places not meant for human habitation")</p>		
<p>E4a. How many homeless shelters are there in this area?</p>	<p>Number of homeless shelters: ____</p>		
<p>E5. For each item in the list below, please check whether you think there is: a high need, some need, or little or no need.</p>			
	<p>High Need</p>	<p>Some Need</p>	<p>Little or No Need</p>
<p>New construction of housing units</p>			
<p>Rehabilitation or modernization of existing units</p>			
<p>Subsidized homeownership opportunities</p>			
<p>Subsidized rent</p>			
<p>E6. About what proportion of assisted rental units within this area are in need of major repair or modernization?</p>	<ul style="list-style-type: none"> • 0-10% • 10-25% • 25-50% • Over 50% 		
<p>E7. About what proportion of assisted owner-occupied units in this area are in need of major repair or modernization?</p>	<ul style="list-style-type: none"> • 0-10% • 10-25% • 25-50% • Over 50% 		

<p>E8. What types of repairs have you had to make frequently over the past 3 years for the housing units your organization administers?</p>	<ul style="list-style-type: none"> • Roof • Electrical • Plumbing • Interior walls • Exterior surface (not roof) • Property infrastructure, such as sewers, driveways/ parking lots • Other (SPECIFY): _____ • None
<p>E9. What type of capital improvements have you made over the past 3 years for the housing units your organization administers?</p>	<ul style="list-style-type: none"> • Roof • Electrical • Plumbing • Interior walls • Exterior surface (not roof) • Asbestos removal • Lead paint abatement • Property infrastructure, such as sewers, driveways/ parking lots • Other (SPECIFY): _____ • None
<p>E10. Are there repairs and improvements to the stock of housing your organization administers that you would currently like to make, but haven't?</p>	<p>YES NO Don't know REFUSED</p> <p style="text-align: center;"><i>If YES, continue with E10a. If NO, skip to E11.</i></p>
<p>E10a. Why haven't you made these repairs or improvements?</p>	<ul style="list-style-type: none"> • Lack of funding • Equipment not available/ Lack of affordable materials • Lack of maintenance professionals/ industries in the area • Difficulties overseeing projects due to limited technical capacity • Difficulties accessing units, such as inadequate road or size of area served • Age of housing stock (too old to repair/renovate) • Harsh climate, recent natural disasters
<p>E11. About how often do you conduct formal inspections of the housing units your organization administers?</p>	<ul style="list-style-type: none"> • Once-when unit is put into service but not after that • When there is new tenant but not after that

	<ul style="list-style-type: none">• Regularly, about once a year• Regularly, about twice a year• Regularly, and more than twice a year• Don't know
E12. What housing quality standards do you use when assessing housing conditions?	<ul style="list-style-type: none">• Those of a specific housing code adopted by this tribe• Those of a housing code used by neighboring local jurisdiction• Those of state code• Those of a model housing code• Those used by HUD for the Section 8 program, called Housing Quality Standards (HQS)• There is no set of standards that we use

F. APPROACH TO STRATEGY IN IHBG PLANNING AND IMPLEMENTATION

F1. Your organization may receive and use feedback or advice when making decisions about how to use IHBG funds. Please indicate which of the groups below, if any, you consult with each year when you prepare your Indian Housing Plan (IHP). If you do consult with a particular group, please indicate if you have extensive consultation, some consultation, or no consultation.

	EXTENSIVE CONSULTATION	SOME CONSULTATION	NO CONSULTATION
IHBG housing residents			
Other community residents			
Infrastructure planners (ICDBG and others)			
Local nonprofits and service providers			
Tribal council			
Non-tribal local jurisdiction			
State government entity or official			
Private land owners			
Local housing advocates and experts			
ONAP Regional staff or HUD staff			

F2. What methods do you use to obtain input from groups in this area?	<ul style="list-style-type: none"> • Community meetings • Informal visits and discussions • Formal recommendations provided in reports, letters or plans • Voting on program options • Other (SPECIFY): _____
F3. Do you conduct or utilize a formal needs assessment as a basis for your IHP?	<ul style="list-style-type: none"> • YES the Tribe/TDHE conducts a needs assessment • YES we utilize the needs assessment conducted by the state agency • NO we do not conduct or utilize a needs assessment

	<p><i>If YES, continue with F3a.</i></p> <p><i>If NO, continue with F4.</i></p>
F3a. When was the most recent formal needs assessment conducted?	<ul style="list-style-type: none"> • In the past year • Two to four years ago • 5 years ago or more

F3b. Which of the following were included in your needs assessment?	YES	NO
Data on population growth, family income and other family characteristics		
Onsite inspection of housing units		
Interviews with local housing advocates/ experts		
Interviews with tenants or tenant organizations		
Public forums held with community residents		
Other (SPECIFY): _____		

F4. Does IHP give the highest priority to providing assistance inside the area, to providing assistance to other parts of the service area outside the area boundary(ies), or about equal priority to both?	<ul style="list-style-type: none"> • Highest priority inside the area • Highest priority outside area boundaries • About equal priority to both • Do not work outside of tribal area boundaries
---	---

F5. I am going to read you a list of Eligible Affordable Housing Activities under NAHASDA. Can you tell me if you actually perform activities in each category and, if so, provide one or two word description of the types of activities you perform:	<p>Type of Activity</p> <ul style="list-style-type: none"> (1) Indian housing assistance (2) Development (3) Housing services (4) Housing management services (5) Crime prevention 	2. Y/N	3. Activity
--	---	--------	-------------

	and safety activities (6) Model activities		
--	---	--	--

F6. Of the following list of spending priorities, please indicate which is the highest priority, second highest priority, and third highest priority over the next 3 years?			
	HIGHEST PRIORITY	SECOND PRIORITY	THIRD PRIORITY
Maintaining and operating existing stock			
Creating new rental units through land acquisition, new construction or rehab			
Creating new homeowner units through land acquisition, new construction or rehab			
Providing assistance to renters to help pay their monthly rent			
Providing assistance to homeowners or those who desire to own homes			
Serving special populations, such as the elderly, chronically homeless, veterans			
Other (SPECIFY): _____			

<p>F7. Do you provide any counseling services for eligible families? If so, what types?</p>	<ul style="list-style-type: none"> • General financial literacy • Becoming a homeowner • Other (SPECIFY): _____ • No counseling services provided
<p>F8. I am going to read a list of different types of special populations. For each one, please tell me if any of your IHBG funds for housing programs target that population.</p>	<ul style="list-style-type: none"> • Homeless Y__ N__ • Elderly Y__ N__ • Disabled Y__ N__ • Veterans Y__ N__ • Domestic violence victims Y__ N__ • Single parents Y__ N__ • Other Y__ N__ (SPECIFY): _____
<p>F9. In the past 5 years, how many housing construction and rehabilitation projects has your organization been working on? _____</p>	
<p>F9a. How many of these involved housing subsidies from sources other than IHBG funds? _____</p>	
<p>F9b. How many of the total projects above (F9) were carried out jointly with private developers who have invested their own capital in the project? _____</p>	
<p>F10. If you have not been able to develop projects involving other subsidy programs or private sector investment, what have been the major barriers to doing so?</p>	<ul style="list-style-type: none"> • Lack of availability of programs • Administrative constraints • Lack of interest of other organizations/ financial institutions • Political tensions between tribe, TDHE and other organizations • Differing priorities • Other (SPECIFY): _____

G. CHALLENGES IN HOUSING DEVELOPMENT AND OPERATION

<p>G1. How have development costs per housing unit changed over the past three years?</p>	<ul style="list-style-type: none"> • Increased greatly • Increased somewhat • Decreased somewhat • Decreased greatly • Stayed about the same
<p>G2. What are the three most important factors that raise the cost of developing new housing in this area?</p>	<ul style="list-style-type: none"> • Developing infrastructure • Environmental conditions • Geography and terrain of area served • Availability of labor and construction professionals • Availability of construction materials • Availability of outside financing • Acquiring/assembling land • Cost of labor • Strict building code requirements • Lack of funds • Other (SPECIFY): _____
<p>G3. What are the three most important factors that lengthen the time it takes to develop new housing in this area?</p>	<ul style="list-style-type: none"> • Environmental review process • Developing architectural/engineering plans • Satisfying HUD administrative requirements • Satisfying state or local administrative requirements • Locating and securing outside financial support • Lack of staff • Issues with property rights and leasing land • Transport and delivery of construction/housing materials • Other (Specify): _____
<p>G4. How serious a constraint is the total development cost in developing housing in this area?</p>	<ul style="list-style-type: none"> • Very serious • Fairly serious • A factor, but not very serious • Not a factor • Other (Specify): _____ •
<p>G5. Does this area have a comprehensive land</p>	<p>YES NO Don't know Refused</p>

<p>use plan?</p> <p>IF YES: continue to G6.</p> <p>IF NO: How serious a problem is the lack of a plan in your efforts to develop new housing?</p>	<ul style="list-style-type: none"> • Very serious • Fairly serious • A factor, but not very serious • Not a factor
<p>G6. What are the main difficulties you face in assembling land to build new IHBG housing?</p>	<ul style="list-style-type: none"> • Trust Land and related problems • Tribe not providing enough priority to releasing tribal lands for housing • Other (SPECIFY): _____
<p>G7. What are the three most difficult challenges your organization faces in managing the stock of rental housing you administer?</p>	<ul style="list-style-type: none"> • Lack of trained staff • Performance problems with contractors • Controlling criminal activity • Tenants causing damage to the unit • Tenants not paying rent on time • Other (SPECIFY): _____
<p>G8. What are the three most difficult challenges your organizations faces in managing your stock of Mutual Help and other homeownership housing you administer?</p>	<ul style="list-style-type: none"> • Lack of trained staff • Performance problems with contractors • Controlling criminal activity • Residents causing damage to the unit • Residents not making payments on time • Other (SPECIFY): _____

H. ASSESSMENT OF RULES AND PROCEDURES UNDER NAHASDA

<p>H1. How familiar are you with how HUD housing assistance was administered before it was changed to block grants in 1998?</p>	<ul style="list-style-type: none"> • Very familiar • Somewhat familiar • Not familiar <p>If Very or Somewhat familiar, continue with H2.</p> <p>If Not familiar, skip to H7.</p>
<p>H2. [IF VERY or SOMEWHAT FAMILIAR]:</p> <p>How did you become familiar with how things worked back then? Check all that apply.</p>	<ul style="list-style-type: none"> • Worked on HUD assistance programs at that time • Told about it by co-workers • Told about it in ONAP training sessions • Reviewed administrative records • Other (Specify): _____
<p>H3. How would you compare the administrative procedures under the current IHBG program (such as submitting plans, maintaining records and reporting to HUD) to the procedures prior to NAHASDA?</p>	<ul style="list-style-type: none"> • Require more work than they did prior to NAHASDA • Less work • About the same amount of work
<p>H4. Would you say your organization's ability to leverage funds with other private sources has become easier since the advent of NAHSADA, become harder, or has stayed the same?</p>	<ul style="list-style-type: none"> • Easier • More difficult • No change, compared to programming prior to NAHASDA
<p>H5. Under NAHASDA, leases for housing activities on restricted or trust land have been extended to 50 years. Is this lease term long enough to create an incentive for the development of housing in your service area?</p>	<p>YES NO Don't know REFUSED</p> <p style="text-align: center;">If NO, continue with H5a.</p>

H5a. What should the lease year limit be? (Open-ended)	
H6. Would you change current IHBG program rules or practices in any of the following areas?	<ul style="list-style-type: none"> • General program administration • Preparing your Indian Housing Plan • Leveraging funds with private money or partnering with other organizations to provide housing and services • Developing new housing units, including acquiring/ financing land and construction • Encouraging and supporting homeownership • Encouraging and supporting development of housing by private investors
H7. If yes, what changes would you make? (OPEN-ENDED)	

I. OTHER HOUSING ASSISTANCE PROGRAMS OPERATING IN THE AREA

<p>I1. Does your organization operate any other housing assistance programs in addition to those funded under the IHBG?</p>	<p>YES NO Don't know REFUSED</p> <p><i>If YES, name the programs and provide the following information in I1a-I1c.</i></p> <p><i>If NO, skip to I2.</i></p>
<p>I1a. Name of program; type of housing; funding source; number of units affected:</p>	
<p>I1b. Name of program; type of housing; funding source; number of units affected:</p>	
<p>I1c. Name of program; type of housing; funding source; number of units affected:</p>	
<p>I2. Are there other housing assistance programs in your area operated by other organizations?</p>	<p>YES NO Don't know REFUSED</p> <p><i>If YES, name the programs and provide the following information in I2a-I2c.</i></p> <p><i>If NO, continue to Section J.</i></p>
<p>I2a. Name of program; type; funding source; organization; units affected</p>	
<p>I2b. Name of program; type; funding source; organization; units affected</p>	
<p>I2c. Name of program; type; funding source; organization; units affected</p>	

**J. ASSESSMENT OF MORTGAGE LENDING PROGRAMS
(SECTION 184 AND OTHER)**

<p>J1. How strong would you say is the demand for homeownership opportunities in the area you serve?</p>	<ul style="list-style-type: none"> • High • Moderate • Low or none
<p>J2. Over the past three years, what has the demand been for your organization's homeownership programs?</p>	<ul style="list-style-type: none"> • Increased • Decreased • Stayed the same
<p>J3. What are the 3 most important barriers to getting tribal members living on Indian land to apply for a mortgage?</p>	<ul style="list-style-type: none"> • Potential borrowers are wary of formal institutional lenders • Language issues • Paperwork issues • Limited demand—minimal interest in or familiarity with homeownership • Lack enough savings for down payment • No or blemished credit history • Insufficient income • Other (SPECIFY): _____
<p>J4. What are the 3 most important barriers to attracting private lending opportunities for households interested in homeownership?</p>	<ul style="list-style-type: none"> • Trust land status • Fractional ownership of land available for units • Uncertainty about recovering mortgaged properties in the event of a foreclosure • Other land/title issue • Lender discrimination • Lack of mortgage institutions in your area • Other (SPECIFY): _____
<p>J5. What are the sources of home mortgage lending in your service area?</p>	<ul style="list-style-type: none"> • State agency programs • Rural housing services (formerly Farmers Home) • Federal Home Loan Bank • Private lenders • Tribe and tribal lenders • Other (SPECIFY): _____

Thank you for taking the time to respond to this survey. Your answers will be shared with the research team but the information will be kept confidential. In the case where we do not understand the answers provided, we would like the opportunity to contact you and make the appropriate corrections. If you are willing to be contacted, please provide your name and phone number below. Thank you again for your participation.

NAME OF RESPONDENT: _____

TELEPHONE NUMBER: _____